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1988 ANNUAL REPORT

OF THE

Bureau of Financial Institutions

State Corporation Commission
Commonwealth of Virginia

SHOWING THE CONDITION OF

Banks
Savings Institutions
Industrial Loan Associations
Credit Unions

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1988

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS

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STATE CORPORATION COMMISSION

PRESTON C. SHANNON, Chairman

THOMAS P. HARWOOD, JR. ELIZABETH B. LACY

GEORGE W. BRYANT, JR., Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 1988

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended, December 31, 1988.

Respectfully,
SIDNEY A. BAILEY
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS
SIDNEY A. BAILEY, Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE
THELMA B. GREENWOOD, Assistant Commissioner

CONSUMER FINANCE
JOHN T. SUTTON, JR., Deputy Commissioner

CREDIT UNIONS
GEORGE H. LATHAM, Credit Union Supervisor

RESEARCH AND STRUCTURE
NICHOLAS C. KYRUS, Deputy Commissioner

SAFETY AND SOUNDNESS
GEORGE W. PETRY, Deputy Commissioner

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 15, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 16, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

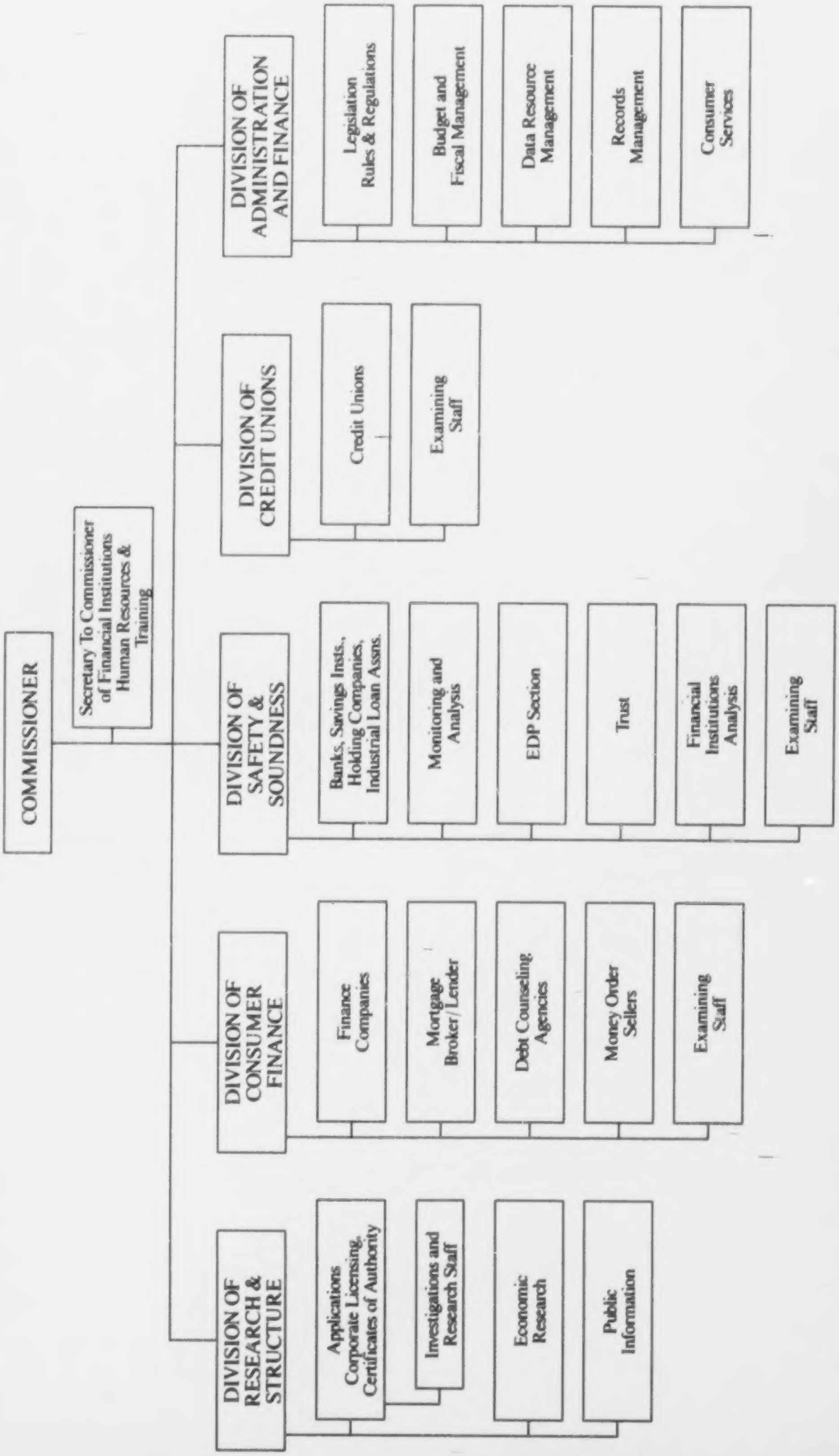
Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to date

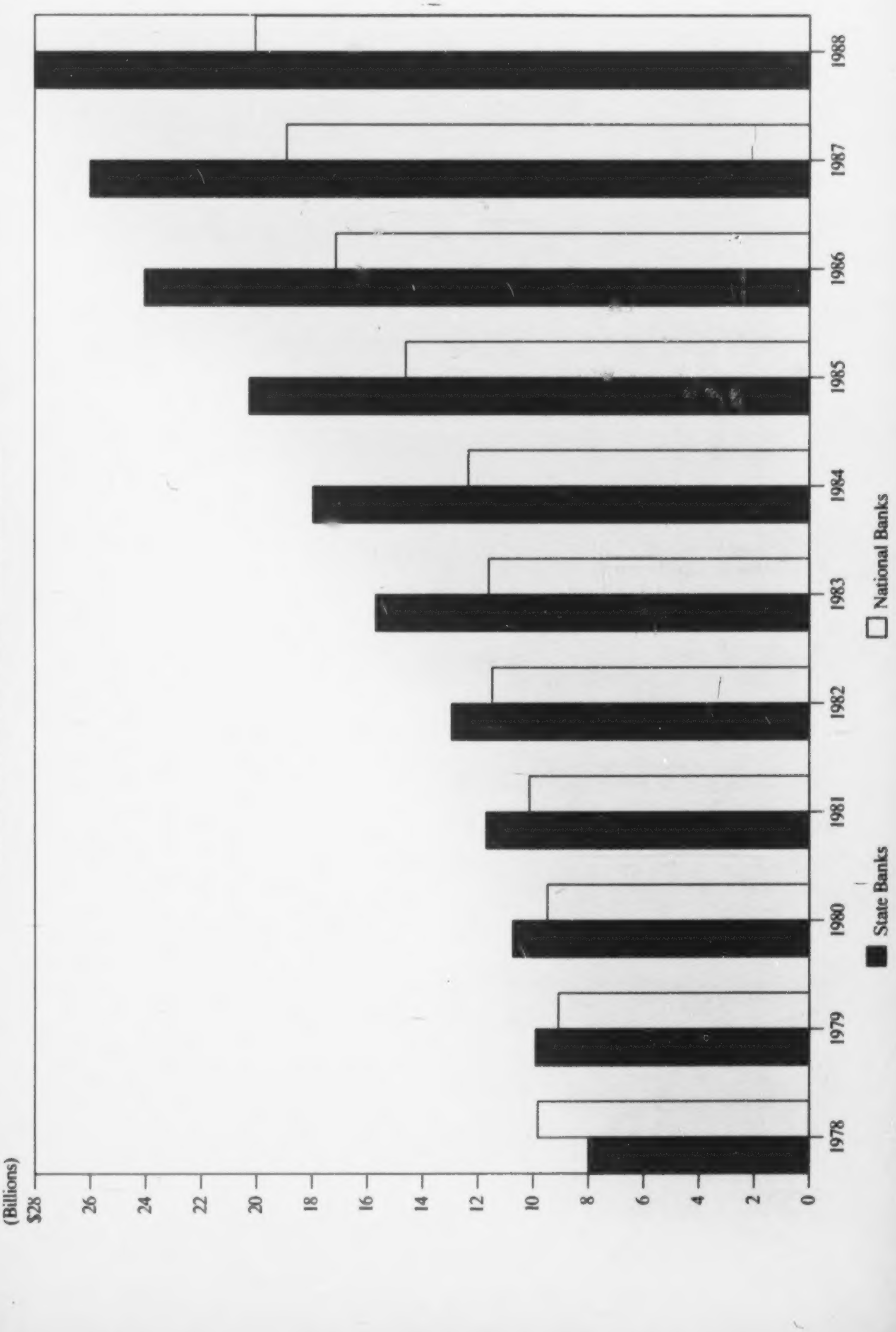
LEGAL HOLIDAYS

In each year the first day of January (New Year's Day), the third Monday in January (Lee-Jackson-King Day), the third Monday in February (George Washington Day), the last Monday in May (Confederate Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the Tuesday next following the first Monday in November (Election Day), the fourth Thursday in November (Thanksgiving Day), the twenty-fifth day of December (Christmas Day), or whenever any of such days shall fall on Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1-Chapter 3, Code of Virginia).

ORGANIZATIONAL CHART


COMMISSIONER
Secretary To Commissioner of Financial Institutions Human Resources & Training
DIVISION OF RESEARCH & STRUCTURE
Applications Corporate Licensing, Certificates of Authority
Investigations and Research Staff
Economic Research
Public Information
DIVISION OF CONSUMER FINANCE
Finance Companies
Mortgage Broker/Lender
Debt Counseling Agencies
Money Order Sellers
Examining Staff
DIVISION OF SAFETY & SOUNDNESS
Banks, Savings Insts., Holding Companies, Industrial Loan Assns.
Monitoring and Analysis
EDP Section
Trust
Financial Institutions Analysis
Examining Staff
DIVISION OF CREDIT UNIONS
Credit Unions
Examining Staff
DIVISION OF ADMINISTRATION AND FINANCE
Legislation Rules & Regulations
Budget and Fiscal Management
Data Resource Management
Records Management
Consumer Services

DOMESTIC DEPOSITS
STATE & NATIONAL BANKS—VIRGINIA 1978-88



CONSOLIDATED REPORT OF CONDITION
VIRGINIA STATE BANKS
DECEMBER 31, 1987 AND DECEMBER 31, 1988
(DOLLAR AMOUNTS IN THOUSANDS)

		123 State Banks December 31, 1987 1,001 branches	131 State Banks December 31, 1988 1,062 branches
	ASSETS		
1.	Cash and balances due from depository institutions	$ 2,466,683	$ 2,569,159
2.	Noninterest-bearing balances and currency and coin	1,981,289	2,219,831
3.	Interest-bearing balances	485,394	349,328
4.	Securities	6,006,336	6,286,738
5.	Federal funds sold & securities purchased under agreements to resell in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	1,190,591	1,468,639
6.	Loans and lease financing receivables:		
7.	Loans and leases, net of unearned income	21,776,149	23,822,990
8.	LESS: Allowance for loan and lease losses	269,316	243,620
9.	LESS: Allocated transfer risk reserve	577	-0-
10.	Loans and leases, net of unearned income and allowance for losses	$21,506,256	$23,579,370
11.	Assets held in trading accounts	46,590	122,555
12.	Premises and fixed assets (including capitalized leases)	658,171	726,213
13.	Other real estate owned	11,118	29,730
14.	Investments in unconsolidated subsidiaries and associated companies	9,977	11,833
15.	Customers' liabilities to banks on acceptances outstanding	44,471	41,146
16.	Intangible assets	36,400	35,151
17.	Other assets	476,520	660,860
18.	TOTAL ASSETS	$32,453,113	$35,531,394
	LIABILITIES		
19.	Deposits:		
20.	(1) Noninterest-bearing	$ 4,782,962	$ 5,226,597
21.	(2) Interest-bearing	21,083,132	22,837,987
22.	In domestic offices	$25,866,094	$28,064,584
23.	(1) Noninterest-bearing	$ 32	$ -0-
24.	(2) Interest-bearing	213,409	110,634
25.	In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 213,441	$ 110,634
26.	Federal funds purchased & securities sold under agreement to repurchase in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	3,068,596	3,710,438
27.	Demand notes issued to the U.S. Treasury	247,404	259,744
28.	Other borrowed money	463,809	467,818
29.	Mortgage indebtedness and obligations under capitalized leases	54,434	56,238
30.	Banks' liabilities on acceptances executed and outstanding	44,471	41,146
31.	Notes and debentures subordinated to deposits	182,472	179,219
32.	Other liabilities	333,694	396,173
33.	TOTAL LIABILITIES	$30,474,415	$33,285,994
	EQUITY CAPITAL		
34.	Perpetual preferred stock	$ 30,000	$ —
35.	Common Stock	501,921	534,187
36.	Surplus	351,424	408,242
37.	Undivided profits and capital reserves	1,095,353	1,302,971
38.	TOTAL EQUITY	$ 1,978,698	$ 2,245,400
39.	TOTAL LIABILITIES AND EQUITY CAPITAL	$32,453,113	$35,531,394

CONSOLIDATED REPORT OF INCOME FOR VIRGINIA STATE CHARTERED BANKS AS OF DECEMBER 31 (IN THOUSANDS OF DOLLARS)

INTEREST INCOME:	1987	1988
Interest and fees on loans	$2,156,701	$2,456,034
Income from lease financing receivables	3,597	4,145
Interest on balances due from depository institutions	44,141	25,312
Interest and dividends on securities	413,023	500,755
Interest from assets held in trading accounts	8,464	6,718
Interest on Federal Funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	78,489	97,956
TOTAL INTEREST INCOME	$2,704,415	$3,090,920
INTEREST EXPENSE:		
Interest on time certificates of deposit of $100,000 or more	$ 235,070	$ 342,723
Interest on other deposits	1,006,183	1,141,567
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBF's	21,987	10,779
Expense of Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries and in IBF's	180,226	253,114
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	49,314	53,971
Interest on mortgage indebtedness and obligations under capitalized leases	5,122	5,008
Interest on notes and debentures, subordinated to Deposits	11,612	15,563
TOTAL INTEREST EXPENSE	$1,509,514	$1,822,725
NET INTEREST INCOME	$1,194,901	$1,268,195
Provision for loan and lease losses	$ 219,828	$ 141,262
NONINTEREST INCOME:		
Income from fiduciary activities	$ 37,164	$ 40,707
Service charges on deposit accounts in domestic offices	109,106	124,168
Gains (losses) and fees from assets held in trading accounts	12,206	19,239
Other noninterest income	203,000	213,558
TOTAL NONINTEREST INCOME	$ 361,476	$ 397,672
Gains (losses) on securities not held in trading accounts	$ 18,003	$ 8,985
NONINTEREST EXPENSE:		
Salaries and employee benefits	$ 516,548	$ 532,349
Expenses of premises and fixed assets (net of rental income)	143,924	163,480
Other noninterest expense	368,511	392,706
TOTAL NONINTEREST EXPENSE	$1,028,983	$1,088,535
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	$ 325,569	$ 445,055
APPLICABLE INCOME TAXES	$ 62,208	$ 85,556
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	$ 263,365	$ 359,499
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	$ 770	$ 409
NET INCOME	$ 264,135	$ 359,908

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1988

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
NUMBER OF BANKS IN GROUPS OF	4	25	38	39	20	5	131
SOURCE AND DISTRIBUTION OF INCOME: Percentage of Total Interest Income:							
INTEREST INCOME:							
Interest and fees on loans	24.97	72.04	76.41	78.36	76.64	80.25	79.45
Income from lease financing receivables	—	—	0.01	0.17	—	0.16	0.13
Interest on balances due from depository institutions	23.91	3.98	3.34	0.91	0.91	0.63	0.82
Interest and dividends on securities	30.62	14.73	15.21	16.71	19.47	15.75	16.21
Interest from assets held in trading accounts	—	—	—	—	—	0.28	0.22
Interest on Federal Funds sold and securities purchased under agreements to resell in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	20.50	9.25	5.03	3.85	2.98	2.93	3.17
TOTAL INTEREST INCOME	100.00	100.00	100.00	100.00	100.00	100.00	100.00
INTEREST EXPENSE:							
Interest on time certificates of deposit of $100,000 or more	4.86	9.65	8.41	7.63	5.68	12.36	11.09
Interest on other deposits	18.00	38.26	45.06	44.65	46.56	34.37	36.93
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBF's	—	—	—	—	—	0.46	0.35
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the banks and of their Edge and Agreement subsidiaries and in IBF's	—	2.39	0.72	0.51	0.86	10.46	8.19
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	0.79	0.20	0.04	0.10	0.17	2.25	1.75
Interest on mortgage indebtedness and obligations under capitalized leases	—	0.04	0.08	0.04	0.05	0.20	0.16
Interest on notes and debentures, subordinated to deposits	—	—	0.10	0.02	0.01	0.65	0.50
TOTAL INTEREST EXPENSE	23.65	50.54	54.41	52.95	53.33	60.75	58.97
NET INTEREST INCOME	76.35	49.46	45.59	47.05	46.67	39.25	41.03
Provision for loan and lease losses	8.94	8.86	3.02	2.48	2.12	5.13	4.57

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1988

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
NONINTEREST INCOME:							
Income from fiduciary activities	—	—	—	—	0.98	1.59	1.32
Service charges on deposit accounts in domestic offices	0.66	4.65	3.71	3.93	5.02	3.89	4.02
Gains (losses) and fees from assets held in trading accounts	—	—	—	—	—	0.80	0.61
Other noninterest income	0.39	2.54	2.18	3.34	2.56	8.21	6.92
TOTAL NONINTEREST INCOME	1.05	7.19	5.89	7.27	8.56	14.49	12.87
Gains (losses) on securities not held in trading accounts	—	(0.15)	0.40	(0.04)	0.04	0.36	0.29
NONINTEREST EXPENSE:							
Salaries and Employee Benefits	92.51	22.74	16.45	16.49	15.24	17.51	17.22
Expenses of premises and fixed assets (net of rental income)	21.15	7.52	5.55	5.33	4.34	5.36	5.29
Other noninterest expense	58.48	18.33	11.50	12.65	14.35	12.43	12.71
TOTAL NONINTEREST EXPENSE	172.14	48.59	33.50	34.47	33.93	35.30	35.22
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	(103.68)	(0.95)	15.36	17.32	19.22	13.66	14.40
APPLICABLE INCOME TAXES	—	1.25	3.74	4.07	4.26	2.40	2.77
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	(103.68)	(2.21)	11.62	13.25	14.96	11.26	11.63
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	—	0.15	0.37	(0.04)	—	—	0.01
NET INCOME	(103.68)	(2.06)	11.99	13.21	14.96	11.26	11.64

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1988

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
DISTRIBUTION OF ASSETS:							
Percentage of Total Assets:							
Cash and balances due from depository institutions	8.52	8.05	8.53	5.86	5.79	7.48	7.23
Noninterest-bearing balances and currency and coin	4.69	5.59	5.03	4.56	4.82	6.68	6.25
Interest-bearing balances	3.83	2.46	3.50	1.30	0.97	0.80	0.98
Securities	25.17	17.83	17.41	19.77	22.25	16.85	17.70
Federal funds sold and securities purchased under agreements to resell in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	25.20	9.51	5.10	4.03	3.03	4.14	4.13
Loans and lease financing receivables:							
Loans and leases, net of unearned income	29.41	59.81	65.86	67.35	66.26	67.34	67.06
LESS: Allowance for loan and lease losses	0.26	0.78	0.63	0.70	0.70	0.68	0.69
Loans and leases, net of unearned income and allowance for losses	29.15	59.03	65.23	66.65	65.56	66.66	66.37
Assets held in trading accounts	—	—	—	—	—	0.45	0.34
Premises and fixed assets (including capitalized leases)	9.64	3.55	2.36	2.03	2.05	2.00	2.04
Other real estate owned	—	0.49	0.07	0.18	0.07	0.07	0.08
Investments in unconsolidated subsidiaries and associated companies	—	—	0.05	0.05	0.01	0.04	0.03
Customers' liabilities to this bank on acceptances outstanding	—	—	—	0.04	—	0.15	0.12
Intangible assets	0.70	0.21	—	0.07	0.02	0.12	0.10
Other assets	1.62	1.33	1.25	1.32	1.22	2.04	1.86
TOTAL ASSETS	100.00	100.00	100.00	100.00	100.00	100.00	100.00

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1988

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
DISTRIBUTION OF LIABILITIES:							
Percentage of Total Assets:							
Deposits:							
Noninterest-bearing	10.25	14.94	14.52	14.79	15.78	14.57	14.71
Interest-bearing	44.97	65.55	74.33	74.40	73.62	61.47	64.28
In domestic offices	55.22	80.49	88.85	89.19	89.40	76.04	78.99
Noninterest-bearing	—	—	—	—	—	—	—
Interest-bearing	—	—	—	—	—	0.41	0.31
In foreign offices, Edge and Agreement subsidiaries, and IBF's	—	—	—	—	—	0.41	0.31
Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	—	3.04	1.03	0.85	1.31	13.25	10.45
Demand notes issued to the U.S. Treasury	0.18	0.41	0.05	0.03	0.18	0.92	0.72
Other borrowed money	—	0.04	—	0.10	.01	1.71	1.32
Mortgage indebtedness and obligations under capitalized leases	1.69	0.06	0.07	0.07	0.03	0.19	0.16
Bank's liability on acceptances executed and outstanding	—	—	—	0.04	—	0.15	0.12
Notes and debentures subordinated to deposits	—	—	0.08	0.03	0.01	0.65	0.50
Other liabilities	0.65	0.74	0.80	0.82	0.85	1.20	1.11
TOTAL LIABILITIES	57.75	84.78	90.87	91.13	91.79	94.52	93.68
DISTRIBUTION OF EQUITY CAPITAL:							
Percentage of Total Assets:							
Perpetual preferred stock	—	—	—	—	—	—	—
Common stock	23.18	7.25	2.53	2.12	1.60	1.26	1.50
Surplus	14.48	6.49	2.96	2.04	1.57	0.81	1.15
Undivided profits and capital reserves	4.59	1.48	3.64	4.71	5.04	3.41	3.67
TOTAL EQUITY CAPITAL	42.25	15.22	9.13	8.87	8.21	5.48	6.32
TOTAL LIABILITIES AND EQUITY CAPITAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00
OTHER RATIOS							
In Percentage							
Loans (net) to deposits	53.26	74.31	74.13	75.52	74.12	88.09	84.55
Noninterest-bearing Deposits to Total Deposits	18.57	18.55	16.34	16.58	17.65	19.05	18.55
Bank Premises to Total Equity	22.81	23.35	25.88	22.85	24.97	36.40	32.34
Total Equity to Total Deposits	76.51	18.91	10.28	9.94	9.18	7.17	7.97
Equity & Subordinated Notes and Debentures to Assets	42.25	15.22	9.21	8.90	8.21	6.13	6.82

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

NEW BANKS

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
8/10/87	Bank of Northern Virginia	1010 North Glebe Road Arlington County, VA	Approved 2/25/88
10/16/87	Bank of Loudoun	30 Catoctin Circle, S.E. Leesburg, Loudoun County, VA	Approved 1/21/88
12/18/87	Virginia Heartland Bank	201 Harrison Road Spotsylvania County, VA	Approved 3/31/88
1/7/88	The Marathon Bank	U.S. Route 11, The Battlefield Business Park, Frederick County, VA	Approved 6/8/88
2/4/88	Resource Bank	3700 Block Virginia Beach Boulevard, Birchwood Mall, City of Virginia Beach, VA	Approved 6/8/88
2/11/88	Bank of the Potomac, Inc.	230 Herndon Parkway Herndon, Fairfax County, VA	Approved 6/27/88
7/25/88	The Citizens Commonwealth Bank	916 Virginia Avenue Clarksville, Mecklenburg County, VA	Pending
8/11/88	Peninsula Trust Bank	Gazette-Journal Annex Building, Main Street, Gloucester Courthouse, Gloucester County, VA	Pending

TRUST BUSINESS

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
10/11/88	Chesapeake Bank & Trust	672 Battlefield Boulevard, North, City of Chesapeake, VA	Approved 12/13/88
12/9/88	Peoples Bank, Inc.	Depot Street, Honaker, Russell County, VA	Pending

ACQUISITIONS PURSUANT TO CHAPTER 13 OF TITLE 6.1 OF THE VIRGINIA CODE

DATE	DESCRIPTION	ACTIVITY
8/14/87	Ballston Bancorp, Inc., Arlington, VA to acquire 100 percent of the voting shares of Bank of Northern Virginia, Arlington, VA	Approved 2/25/88
2/1/88	First Potomac Bancorp to acquire 43.92 percent of the voting shares of Sailors & Merchants Bank & Trust, Vienna, VA	Approved 5/20/88
4/11/88	Commercial Credit Group, Inc. to acquire Commercial Credit Plan Industrial Loan Company, Richmond, VA	Approved 5/6/88
6/17/88	Commonwealth Bankshares, Inc., Norfolk, VA to acquire 100 percent of the voting shares of Bank of the Commonwealth, Norfolk, VA	Approved 8/9/88
7/22/88	First Potomac Bancorp, Inc., McLean, VA to acquire 100 percent of the voting shares of Sailors & Merchants Bank & Trust, Vienna, VA	Approved 9/20/88

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

ACQUISITIONS PURSUANT TO CHAPTER 14 OF TITLE 6.1 OF THE VIRGINIA CODE

DATE	DESCRIPTION	ACTIVITY
3/29/88	National City Corporation, Cleveland, OH to acquire indirect control of First National Bank, Louisville, Henrico County, VA	Approved 6/1/88

ACQUISITIONS PURSUANT TO CHAPTER 15 OF TITLE 6.1 OF THE VIRGINIA CODE

DATE	DESCRIPTION	ACTIVITY
12/7/87	NCNB Corporation, Charlotte, NC to acquire Charter Bankshares, Inc., Houston, TX	Approved 1/7/88
1/28/88	Dominion Bankshares Corporation, Roanoke, VA to acquire Citizens Union Corporation, Rogersville, TN	Approved 2/29/88
1/28/88	Dominion Bankshares Corporation, Roanoke, VA to acquire Merchants & Planters Corporation, Newport, TN	Approved 2/29/88
1/28/88	Dominion Bankshares Corporation, Roanoke, VA to acquire Greene County Bancshares, Greenville, TN	Approved 2/29/88
4/18/88	F&M National Corporation, Winchester, VA to acquire Merchants & Farmers Bank, Martinsville, WV	Approved 5/20/88
5/2/88	NCNB Corporation, Charlotte, NC to acquire USBancorp, Inc., St. Petersburg, FL	Approved 6/1/88
6/17/88	First Virginia Banks, Inc., Falls Church, VA to acquire Monroe Bancshares, Inc., Madisonville, TN	Approved 7/19/88
8/3/88	F&M National Corporation, Winchester, VA to acquire Blakeley Bank and Trust Company, Ranson, WV	Approved 9/2/88
8/19/88	Mercantile Bankshares Corporation, Baltimore, MD to acquire Eastern Shore National Bank, Pocomoke City, MD	Approved 9/20/88
8/22/88	First American Bankshares, Inc., Washington, DC to acquire Bank of Escambia, NA, Pensacola, FL	Approved 9/27/88
9/28/88	Washington Bancorporation, Washington, DC to acquire The Washington Bank (of Maryland), Baltimore, MD	Approved 12/1/88
11/10/88	Sovran Financial Corporation, Norfolk, VA to acquire First National Bank of Collierville, Collierville, TN	Pending
11/23/88	Sovran Financial Corporation, Norfolk, VA to acquire First Bank of Marion County, South Pittsburg, TN	Pending

BRANCHES

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
8/10/87	Bank of Northern Virginia Arlington, VA	2230 Wilson Boulevard Arlington County, VA	Approved 3/11/88
8/12/87	Central Fidelity Bank Richmond, VA	881 Lynnhaven Parkway City of Virginia Beach, VA	Approved 2/3/88
10/27/87	Citizens Bank and Trust Company Blackstone, VA	Intersection of Route 38 & Church Street, Amelia County, VA	Approved 1/22/88
11/9/87	First Virginia Bank of Tidewater Norfolk, VA	Southeast corner of Kempsville Road & Centreville Turnpike City of Virginia Beach, VA	Approved 1/25/88

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
11/13/87	First Virginia Bank Falls Church, VA	Leesburg Pike, (Route 7) & State Route 777, Loudoun County, VA	Approved 1/11/88
11/17/87	Southside Bank Tappahannock, VA	Intersection of State Routes 3 & 33, Hartfield, Middlesex County, VA	Approved 2/3/88
11/18/87	Crestar Bank Richmond, VA	749-A Thimble Shoals Boulevard, City of Newport News, VA	Approved 1/15/88
11/25/87	South Boston Bank South Boston, VA	State Route 47 & Hervey Road, Chase City, Mecklenburg County, VA	Approved 2/16/88
11/30/87	Central Fidelity Bank Richmond, VA	201 West 21st Street City of Norfolk, VA	Approved 2/3/88
12/7/87	Central Fidelity Bank Richmond, VA	Chesterfield Meadows Shopping Center, South, Route 10 & Centralia Road, Chester, Chesterfield County, VA	Approved 2/25/88
12/16/87	Peoples Bank of Central Virginia Lovingston, VA	Ambriar Shopping Center Amherst, Amherst County, VA	Approved 3/4/88
12/21/87	Central Fidelity Bank Richmond, VA	2110 Great Neck Road City of Virginia Beach, VA	Approved 2/3/88
1/4/88	Burke & Herbert Bank & Trust Company Alexandria, VA	5705 Seminary Road Fairfax County, VA	Approved 2/23/88
1/6/88	Bank of Tidewater Virginia Beach, VA	Battlefield Shoppes, 1201 North Battlefield Boulevard, City of Chesapeake, VA	Approved 2/23/88
1/14/88	Central Fidelity Bank Richmond, VA	5903 Midlothian Turnpike City of Richmond, VA	Approved 2/16/88
1/20/88	Central Fidelity Bank Richmond, VA	608 East Mercury Boulevard City of Hampton, VA	Approved 2/23/88
1/26/88	First American Bank of Virginia McLean, VA	12274 Jefferson Avenue City of Newport News, VA	Approved 3/29/88
2/1/88	The George Mason Bank Fairfax, VA	4221 Wanley Road Chantilly, Fairfax County, VA	Approved 3/9/88
2/2/88	Central Fidelity Bank Richmond, VA	9110 West Broad Street Henrico County, VA	Approved 2/25/88
2/12/88	Central Fidelity Bank Richmond, VA	4018 West Mercury Boulevard City of Hampton, VA	Approved 3/24/88
2/19/88	Central Fidelity Bank Richmond, VA	2012 Victory Boulevard City of Portsmouth, VA	Approved 3/21/88

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
2/29/88	Signet Bank/Virginia Richmond, VA	East Market Street & Fort Evans Road, Leesburg, Loudoun County, VA	Approved 5/6/88
2/29/88	Central Fidelity Bank Richmond, VA	Tightsqueeze Plaza, Route 29 & State Route 703, Chatham, Pittsylvania County, VA	Approved 4/22/88
2/29/88	Central Fidelity Bank Richmond, VA	10400 Midlothian Turnpike Chesterfield County, VA	Approved 4/20/88
3/3/88	Signet Bank/Virginia Richmond, VA	Southwest corner of U.S. Route 460, East & King Street City of Roanoke, VA	Approved 5/11/88
3/4/88	Crestar Bank Richmond, VA	Centreville Square Shopping Center, 14200-F Centreville Square, U.S. 29 & Machen Road, Centreville, Fairfax County, VA	Approved 5/6/88
3/10/88	Peoples Bank of Virginia Chesterfield, VA	Hull Street Road, 0.2 mile east of Genito Road, Midlothian, Chesterfield County, VA	Approved 5/6/88
3/14/88	The Suburban Bank, d/b/a F&M Bank Richmond, VA	Southwest corner of Copper Mill Trace & Broad Street Road, Henrico County, VA	Approved 5/12/88
3/21/88	First Virginia Bank-Planters Bridgewater, VA	Northwest corner of U.S. Route 340 & Old U.S. Route 33, Town of Elkton, Rockingham County, VA	Approved 6/10/88
3/21/88	Commerce Bank Virginia Beach, VA	12437 Warwick Boulevard City of Newport News, VA	Approved 6/3/88
3/22/88	Central Fidelity Bank Richmond, VA	Farm Fresh Supermarket 7530 Tidewater Drive City of Norfolk, VA	Approved 5/9/88
3/25/88	The Bank of Franklin Franklin, VA	Shands Shopping Center Highway 58 East, Courtland, Southampton County, VA	Approved 5/2/88
3/28/88	Signet Bank/Virginia Richmond, VA	Sycamore Square Shopping Center, Midlothian Turnpike, Midlothian, Chesterfield County, VA	Approved 6/10/88
3/28/88	First Virginia Bank of Tidewater Norfolk, VA	Greenbrier South Shopping Center, Southwest corner of Greenbrier Parkway & Volvo Parkway, City of Chesapeake, VA	Approved 6/3/88
3/31/88	First Community Bank Forest, VA	3638 Old Forest Road City of Lynchburg, VA	Approved 6/27/88

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
3/31/88	Signet Bank/Virginia Richmond, VA	4501 Daly Drive Chantilly, Fairfax, County, VA	Approved 6/3/88
4/4/88	Commerce Bank of Henrico Henrico County, VA	Intersection of State Routes 637 & 656, Hanover County, VA	Approved 6/20/88
4/8/88	Peoples Bank, Inc. Honaker, VA	Intersection of Business Route 23 & U.S. Route 58 Gate City, Scott County, VA	Approved 6/16/88
4/11/88	First Virginia Bank-Colonial Richmond, VA	Southeast intersection of US Route 360 & Genito Road, Chesterfield County, VA	Approved 6/8/88
4/13/88	First American Bank of Virginia McLean, VA	13960 Lee Jackson Memorial Highway, Chantilly, Fairfax County, VA	Approved 6/23/88
4/19/88	Central Fidelity Bank Richmond, VA	1615 General Booth Boulevard City of Virginia Beach, VA	Approved 5/26/88
4/20/88	Fairfax Bank & Trust Company Fairfax, VA	5105 Westfield Boulevard Centreville, Fairfax County, VA	Approved 6/27/88
4/20/88	Central Fidelity Bank Richmond, VA	3809 Princess Anne Road City of Virginia Beach, VA	Approved 6/20/88
4/29/88	Consolidated Bank & Trust Company Richmond, VA	Brookhill Azalea Shopping Center, Chamberlayne Avenue & Azalea Avenue, Henrico County, VA	Approved 6/27/88
5/2/88	First American Bank of Virginia McLean, VA	Old Centreville Crossing Shopping Center, intersection of Braddock Road, Lee Highway & Sulley Road, Centreville, Fairfax County, VA	Approved 7/18/88
5/4/88	Farmers & Miners Bank of Lee County Pennington Gap, VA	1 mile south of the intersection of US Routes 23 & 421, Weber City, Scott County, VA	Approved 7/14/88
5/17/88	Fairfax Bank & Trust Company Fairfax, VA	Centreville Square Shopping Center, 14260-J Centreville Square, Centreville, Fairfax County, VA	Approved 8/3/88
5/26/88	Central Fidelity Bank Richmond, VA	230 East Little Creek Road City of Norfolk, VA	Approved 7/7/88
5/26/88	American Bank Newport News, VA	Corner of Route 17 & Ella Taylor Road, Grafton, York County, VA	Approved 9/8/88
6/6/88	Signet Bank/Virginia Richmond, VA	Richneck Center, Junction of Jefferson Avenue & McMorrow Drive, City of Newport News, VA	Approved 7/29/88

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
6/6/88	Central Fidelity Bank Richmond, VA	Intersection of Plantation & Hollings Roads, City of Roanoke, VA	Approved 7/27/88
6/7/88	Central Fidelity Bank Richmond, VA	Cashier's Office, General Electric Company, 1501 Roanoke Boulevard, City of Salem, VA	Withdrawn 7/6/88
6/17/88	Central Fidelity Bank Richmond, VA	1020 Norwood Street City of Radford, VA	Approved 8/18/88
6/28/88	Crestar Bank Richmond, VA	12227 Jefferson Avenue City of Newport News, VA	Approved 7/27/88
7/5/88	The Bank of Fincastle Fincastle, VA	U.S. Route 460 Botetourt County, VA	Approved 9/14/88
7/8/88	Central Fidelity Bank Richmond, VA	4876 Princess Anne Road City of Virginia Beach, VA	Approved 8/19/88
7/22/88	Crestar Bank Richmond, VA	Shenandoah Village Outlet Mall 600 Shenandoah Village Drive, City of Waynesboro, VA (Night Depository)	Approved 9/14/88
8/8/88	The Marine Bank Chincoteague, VA	Northwest corner of Routes 175 & 679, Wattsville, Accomack County, VA	Approved 10/6/88
8/11/88	Crestar Bank Richmond, VA	Old Bridge Shopping Center, Old Bridge & Smoketown Roads, Prince William County, VA	Approved 11/18/88
8/11/88	First American Bank of Virginia McLean, VA	The Shops of Fair Lakes 12735 Shops Drive, Fairfax County, VA	Approved 12/19/88
8/19/88	Sailors and Merchants Bank and Trust Vienna, VA	2960 Chain Bridge Road Oakton, Fairfax County, VA	Denied 11/16/88
8/19/88	First Virginia Bank-South Central Amherst, VA	7901 Timberlake Road Campbell County, VA	Approved 10/14/88
8/19/88	First Virginia Bank-South Central Amherst, VA	1110 Main Street City of Lynchburg, VA	Approved 10/14/88
8/23/88	Chesapeake Bank & Trust Chesapeake, VA	752 Cedar Road City of Chesapeake, VA	Approved 10/21/88
8/24/88	Commerce Bank Virginia Beach, VA	681-A North Battlefield Boulevard, Units 1 & 3, City of Chesapeake, VA	Approved 11/1/88
8/29/88	Virginia Bank and Trust Company Danville, VA	Route 58, East & Airport Drive, City of Danville, VA	Approved 11/2/88

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
8/31/88	Central Fidelity Bank Richmond, VA	455 Merrimac Trail York County, VA	Approved 10/27/88
9/12/88	Commerce Bank Virginia Beach, VA	552 South Battlefield Boulevard, City of Chesapeake, VA	Approved 11/22/88
9/30/88	Farmers Bank Windsor, VA	Eastside of U.S. Route 460, Windsor, Isle of Wight County, VA	Approved 12/6/88
10/4/88	Signet Bank/Virginia Richmond, VA	618 Denbigh Corporate Center, Denbigh Boulevard, City of Newport News, VA	Approved 12/19/88
10/11/88	The Bank of Southside Virginia Carson, VA	U.S. Route 460, #361, Wakefield, Sussex County, VA	Pending
10/11/88	The Bank of Southside Virginia Carson, VA	Routes 1402 & 1, Dinwiddie Courthouse, Dinwiddie County, VA	Pending
10/12/88	First Community Bank Forest, VA	2301 Langhorne Road City of Lynchburg, VA	Approved 12/23/88
10/12/88	First Community Bank Forest, VA	2100 Wards Road City of Lynchburg, VA	Approved 12/23/88
10/12/88	First Community Bank Forest, VA	Seminole Shopping Center Madison Heights, Amherst County, VA	Approved 12/23/88
10/24/88	Princess Anne Commercial Bank Virginia Beach, VA	2251 North Great Neck Road City of Virginia Beach, VA	Pending
10/31/88	Bank of Buchanan Buchanan, VA	U.S. Route 220, 0.4 mile north of Exit 44 of I-81 Daleville, Botetourt County, VA	Pending
11/9/88	Central Fidelity Bank Richmond, VA	1401 North Main Street City of Suffolk, VA	Pending
11/21/88	The Lunenburg County Bank Kenbridge, VA	Southeast corner of East Third & South Streets, Town of Farmville, Prince Edward County, VA	Pending
11/23/88	Bank of Lancaster Kilmarnock, VA	State Route 3, Ice House Field Shopping Center, White Stone, Lancaster County, VA	Pending
12/1/88	Southside Bank Tappahannock, VA	Park Place Supermarket Virginia & Grace Streets Urbanna, Middlesex County, VA	Pending
12/2/88	Prosperity Bank & Trust Company Springfield, VA	6530 Backlick Road Springfield, Fairfax County, VA	Pending

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/7/88	Bank of Speedwell, Incorporated Wytheville, VA	Intersection of State Routes 100 & 682, Pulaski County, VA	Pending
12/8/88	First Virginia Bank-Colonial Richmond, VA	Northwest intersection of Gaskins Road & West Broad Street, Henrico County, VA	Pending
12/27/88	Central Fidelity Bank Richmond, VA	Intersection of Route 220 & Valley Avenue, Roanoke County, VA	Pending
12/29/88	Northern Neck State Bank Warsaw, VA	State Route 3, approximately 0.1 mile west of Route 645, Town of Montross, Westmoreland County, VA	Pending

MAIN OFFICE RELOCATIONS

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
2/29/88	Bank of Carroll	From: 410 North Main Street To: 145 North Main Street both in Hillsville, Carroll County, VA	Pending
7/11/88	Heritage Bank of Northern Virginia	From: 6808 Fleetwood Road To: 1313 Dolley Madison Road both in McLean, Fairfax County, VA	Approved 8/11/88

MAIN OFFICE REDESIGNATIONS

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
1/15/88	The Washington Bank Fairfax, VA	From: 11800 Sunrise Valley To: 7787 Leesburg Pike both in Fairfax County, VA	Approved 1/19/88

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
1/29/88	First Virginia Bank-Commonwealth Grafton, VA	From: State Route 33 To: Southside of State Route 33, 1/2 mile west of County Route 1101 both in Deltaville, Middlesex County, VA	Approved 3/9/88

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
2/16/88	Signet Bank/Virginia Richmond, VA	From: 2251 Great Neck Road To: Cape Henry Plaza Shopping Center, Shore Drive & Great Neck Road both in the City of Virginia Beach, VA	Approved 3/15/88
3/4/88	Crestar Bank Richmond, VA	From: 5733 Duke Street To: 5701-B Duke Street both in the City of Alexandria, VA	Approved 4/29/88
4/14/88	First Virginia Bank-Southwest Roanoke, VA	From: 505 Melrose Avenue City of Roanoke To: Southwest corner of Electric Road & Main Street, City of Salem	Approved 5/13/88
4/18/88	Dickenson-Buchanan Bank Haysi, VA	From: McClure Avenue To: Chase Street both in Clintwood, Dickenson County, VA	Approved 5/12/88
4/28/88	First Virginia Bank Falls Church, VA	From: 2057 Wilson Boulevard To: 2200 Wilson Boulevard both in Arlington County, VA	Approved 6/10/88
5/24/88	The Washington Bank Fairfax, VA	From: 11800 Sunrise Valley Drive To: 1801 Reston Avenue both in Reston, Fairfax County, VA	Approved 8/5/88
5/27/88	First American Bank of Virginia McLean, VA	From: 451 Amherst Street To: Route 50 West, Westside Medical Properties both in the City of Winchester, VA	Approved 6/27/88
6/29/88	Independent Bank Manassas, VA	From: 1511 Davis Ford Road To: 1708 Davis Ford Road both in Woodbridge, Prince William County, VA	Approved 8/8/88
6/30/88	Signet Bank/Virginia Richmond, VA	From: 2020 North 14th Street To: 2200 Clarendon Boulevard both in Arlington County, VA	Approved 8/3/88
8/15/88	Signet Bank/Virginia Richmond, VA	From: 6415 Osborne Turnpike To: 1312 New Market Road both in Henrico County, VA	Approved 9/20/88
8/18/88	First American Bank of Virginia McLean, VA	From: 1930 Jefferson Davis Highway To: 567 23rd Street, South both in Arlington County, VA	Approved 10/21/88

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

8/23/88	Chesapeake Bank & Trust Chesapeake, VA	From: 109 Wimbledon Square Suite G-1 To: 109 Wimbledon Square, Suite E both in the City of Chesapeake, VA	Approved 9/19/88
10/25/88	Central Fidelity Bank Richmond, VA	From: 600 Main Street To: Main Street & Nelson Avenue both in Altavista, Campbell County, VA	Approved 12/23/88
10/25/88	Crestar Bank Richmond, VA	From: U.S. Route 60, Lightfoot James City County To: U.S. Route 60 & State Route 646, York County, VA	Approved 12/6/88
12/27/88	Commerce Bank Virginia Beach, VA	From: 2189 Cunningham Drive To: 2160 Coliseum Drive both in the City of Hampton, VA	Pending

EFT FACILITIES

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
3/14/88	Central Fidelity Bank Richmond, VA	Virginia Polytechnic Institute and State University, Dietrick Dining Hall, Blacksburg, Montgomery County, VA	Approved 3/24/88

BANK STATUS CHANGES—1988

NEW BANKS

April	4	Hanover Bank opened for business at 6509 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA
April	19	Bank of Loudoun opened for business at 30 Catoctin Circle, S.E., Leesburg, Loudoun County, VA
April	25	People's Bank of Virginia Beach opened for business at 621 Nevan Road, City of Virginia Beach, VA

BANK STATUS CHANGES—1988

NEW BANKS

June	27	Virginia Heartland Bank opened for business at 201 Harrison Road, Spotsylvania County, VA
September	1	Resource Bank opened for business at Birchwood Mall, 3720 Virginia Beach Boulevard, City of Virginia Beach, VA
October	3	The Bank of Northern Virginia opened for business at 1010 North Glebe Road, Arlington County, VA
October	11	Bank of the Potomac, Inc. opened for business at 230 Herndon Parkway, Herndon, Fairfax County, VA
November	15	First Security Bank opened for business at 5002 Williamson Road, N.W., City of Roanoke, VA
December	15	The Marathon Bank opened for business at The Battlefield Business Park, U.S. Route 11, Stephens City, Frederick County, VA

BRANCHES

January	6	Central Fidelity Bank, Richmond, VA opened a branch office at the southeast corner of the intersection of Electric Road & Midland Road, City of Salem, VA
January	11	Independent Bank, Manassas, VA opened a branch office at 1511 Davis Ford Road, Woodbridge, Prince William County, VA
January	19	First Virginia Bank of Tidewater, Norfolk, VA opened a branch office at the Southeast corner of Jefferson Avenue & Pilot House Drive, City of Newport News, VA
January	19	Crestar Bank, Richmond, VA opened a branch office at 749-A Thimble Shoals Boulevard, City of Newport News, VA
January	25	Arlington Bank, Arlington, VA opened a branch office at 8601 Westwood Center Drive, Suite "F," Vienna, Fairfax County, VA
January	29	Blue Ridge Bank, Floyd, VA opened a branch office at 1900 Norwood Street, City of Radford, VA
February	1	Signet Bank/Virginia, Richmond, VA opened a branch office located at 12791 Harbor Drive, Woodbridge, Prince William County, VA
February	3	Central Fidelity Bank, Richmond, VA opened a branch office at 1401 Hershburger Road, NW, Space 28, City of Roanoke, VA
February	5	Peoples Bank of Danville, Danville, VA opened a branch office at the intersection of Millgarden Drive & C.L. Walker Boulevard, Spotsylvania County, VA
February	16	Signet Bank/Virginia, Richmond, VA opened a night depository at Regency Square Mall, 1420 Parham Road, Henrico County, VA
February	29	Central Fidelity Bank, Richmond, VA opened a branch office at 2110 Great Neck Road, City of Virginia Beach, VA
February	29	First Virginia Bank-Commonwealth, Grafton, VA opened a branch office opposite Lancaster Square Shopping Center, Route 2, Kilmarnock, Lancaster County, VA
March	6	Central Fidelity Bank, Richmond, VA opened a branch office (Drive-in) in front of Crossroads Mall, Hershburger Road, City of Roanoke, VA
March	14	The Bank of Tidewater, Virginia Beach, VA opened a branch office at 1201 North Battlefield Boulevard, City of Chesapeake, VA
March	18	Central Fidelity Bank, Richmond, VA opened a branch office at 201 West 21st Street, City of Norfolk, VA
March	31	Central Fidelity Bank, Richmond, VA opened a branch office at 4018 West Mercury Boulevard, City of Hampton, VA
April	1	First Virginia Bank, Falls Church, VA opened a branch office at Leesburg Pike, & State Route 777, (20921 Davenport Drive, Suite 105) Sterling, Loudoun County, VA
April	11	Central Fidelity Bank, Richmond, VA opened a branch office at 608 East Mercury Boulevard, City of Hampton, VA
April	12	Central Fidelity Bank, Richmond, VA opened a branch office at 9110 West Broad Street, Henrico County, VA

BANK STATUS CHANGES—1988

May	2	Crestar Bank, Richmond, VA opened a branch office at Farm Fresh Shopping Center, southwest corner of Dam Neck Parkway & General Booth Boulevard, City of Virginia Beach, VA
May	2	Central Virginia Bank, Powhatan, VA opened a branch office in front of Village Marketplace Shopping Center, intersection of Midlothian Turnpike & Old Buckingham Drive, Midlothian, Chesterfield County, VA
May	2	Central Fidelity Bank, Richmond, VA opened a branch office at 2021 Victory Boulevard, City of Portsmouth, VA
May	15	Central Fidelity Bank, Richmond, VA opened a branch office at 10400 Midlothian Turnpike, Chesterfield County, VA
May	19	Pace American Bank, Lawrenceville, VA opened a branch office in front of Brunswick Square Shopping, U.S. Route 58, Lawrenceville, Brunswick County, VA
June	6	Albemarle Bank & Trust Company, d/b/a F&M Bank—Charlottesville, Charlottesville, VA opened a branch office at the southeast corner of 5th Street extended & Harris Road, Albemarle County, VA
June	7	Signet Bank/Virginia, Richmond, VA opened a branch office at 4501 Daly Drive, Chantilly, Fairfax County, VA
June	13	Central Fidelity Bank, Richmond, VA opened a branch office at 7530 Tidewater Drive, City of Norfolk, VA
June	14	The George Mason Bank, Fairfax, VA opened a branch office at 4221 Wanley Road, Chantilly, Fairfax County, VA
June	15	The Bank of Franklin, Franklin, VA opened a branch office at Shands Shopping Center, Highway 58 East, Courtland, Southampton County, VA
June	15	Crestar Bank, Richmond, VA opened a branch office at 3557 Franklin Road, S.W., City of Roanoke, VA
June	27	Central Fidelity Bank, Richmond, VA opened a branch office at 881 Lynnhaven Parkway, City of Virginia Beach, VA
July	5	County Bank of Chesterfield, Chesterfield, VA opened a branch office at the southwest corner of Ironbridge Road & Irongate Drive, Chesterfield County, VA
July	6	Central Fidelity Bank, Richmond, VA opened a branch office at the intersection of Route 24, Bypass & Washington Avenue, (1111 Washington Avenue) Vinton, Roanoke County, VA
July	8	First Virginia Bank, Falls Church, VA opened a branch office 11670 Sudley Manor Road, Manassas, Prince William County, VA
July	13	The George Mason Bank, Fairfax, VA opened a branch office at 3289 Woodburn Road, Annandale, Fairfax County, VA
July	19	Southside Bank, Tappahannock, VA opened a branch office at the intersection of State Routes 3 & 33, Hartfield, Middlesex County, VA
August	1	Central Fidelity Bank, Richmond, VA opened a branch office at 5903 Midlothian Turnpike, City of Richmond, VA
August	15	Central Fidelity Bank, Richmond, VA opened a branch office at 240 East Little Creek Road, City of Norfolk, VA
August	15	Signet Bank/Virginia, Richmond, VA opened a branch office at the northwest corner of Midlothian Turnpike and Sycamore Square Drive, Midlothian, Chesterfield County, VA
August	15	First American Bank of Virginia, McLean, VA opened a branch office at 13880 Braddock Road, Centreville, Fairfax County, VA
August	15	Signet Bank/Virginia, Richmond, VA opened a branch office at East Market Street and Fort Evans Road, Leesburg, Loudoun County, VA
August	24	Central Fidelity Bank, Richmond, VA opened a branch office at 1020 Norwood Street, City of Radford, VA
August	26	The Peoples Bank of Front Royal, Front Royal, VA opened a branch office at 432 South Street, Front Royal, Warren County, VA

BANK STATUS CHANGES—1988

September	10	Highlands Union Bank, Abingdon, VA opened a branch office at 999 Old Airport Road, City of Bristol, VA
September	12	Commerce Bank, Virginia Beach, VA opened a branch office at 12437 Warwick Boulevard, City of Newport News, VA
September	15	Crestar Bank, Richmond, VA opened a branch office at 10300 Midlothian Turnpike, Chesterfield County, VA
September	21	Central Fidelity Bank, Richmond, VA opened a branch office at 4876 Princess Anne Road, City of Virginia Beach, VA
September	26	Central Fidelity Bank, Richmond, VA opened a branch office at 13323 Midlothian Turnpike, Midlothian, Chesterfield County, VA
September	30	South Boston Bank, South Boston, VA opened a branch office at the intersection of State Route 47 & Hervey Road, Chase City, Mecklenburg County, VA
October	3	Central Fidelity Bank, Richmond, VA opened a branch office (Drive-in) at Tight-squeeze Plaza, State Routes 29 & 703, Chatham, Pittsylvania County, VA
October	11	Peoples Bank of Central Virginia, Lovingston, VA opened a branch office at Ambriar Shopping Center, U.S. Route 29, Amherst, Amherst County, VA
October	21	Citizens Bank and Trust Company, Blackstone, VA opened a branch office at the intersection of State Route 38 & Church Street, Amelia, Amelia County, VA
October	21	Commerce Bank of Virginia, Richmond, VA opened a branch office at the intersection of State Routes 637 & 656, Ashland, Hanover County, VA
October	27	Signet Bank/Virginia, Richmond, VA opened a branch office at the southwest intersection of Lynnhaven Parkway and Saber Drive, City of Virginia Beach, VA
November	1	Bank of Charlotte County, Phenix, VA opened a branch office at the northwest intersection of Water Street and Lynchburg Avenue, Town of Brookneal, Campbell County, VA
November	7	Central Fidelity Bank, Richmond, VA opened a branch office at 1615 General Booth Boulevard, City of Virginia Beach, VA
November	9	Fairfax Bank & Trust Company, Fairfax, VA opened a branch office at 5105 Westfield Boulevard, Centreville, Fairfax County, VA
November	17	Citizens and Farmers Bank, West Point, VA opened a branch office at the northeast intersection of Longhill and Olde Towne Roads, James City County, VA
November	21	Bank of Essex, Tappahannock, VA opened a branch office at the northwest side of U.S. Route 360, approximately 450 feet southwest of the intersection of State Route 30, Central Garage, King William County, VA
November	21	First Virginia Bank-South Central, Amherst, VA opened a branch office at 1110 Main Street, City of Lynchburg, VA
November	21	First Virginia Bank-South Central, Amherst, VA opened a branch office at 7901 Timberlake Road, Campbell County, VA
November	25	Commerce Bank, Virginia Beach, VA opened a branch office at 681-A North Battlefield Boulevard, City of Chesapeake, VA
December	1	Central Fidelity Bank, Richmond, VA opened a branch office at 3809 Princess Anne Road, City of Virginia Beach, VA
December	1	Peoples Bank of Virginia, Chesterfield, VA opened a branch office at 11010 Hull Street Road, Midlothian, Chesterfield County, VA
December	9	Crestar Bank, Richmond, VA opened a branch office (night depository) at Shenandoah Village Outlet Mall, 600 Shenandoah Village Drive, City of Waynesboro, VA
December	20	Central Fidelity Bank, Richmond, VA opened a branch office at 455 Merrimac Trail, York County, VA

MAIN OFFICE RELOCATIONS

April	21	The Washington Bank redesignated its main office from 11800 Sunrise Valley Drive, Reston to 7787 Leesburg Pike, Falls Church, both in Fairfax County, VA
August	15	Heritage Bank of Northern Virginia moved the location of its main office from 6808 Fleetwood Road to 1313 Dolley Madison Boulevard, both in McLean, Fairfax County, VA

BRANCH OFFICE RELOCATIONS

January	4	First Virginia Bank, Falls Church, VA moved its branch office from 6142 Rose Hill Drive to 6118 Rose Hill Drive, both in Alexandria, Fairfax County, VA
January	11	Independent Bank, Manassas, VA moved its branch office from 1708 Davis Ford Road (authorized unopened) to 1511 Davis Ford Road, both in Woodbridge, Prince William County, VA
February	16	Signet Bank/Virginia, Richmond, VA moved its branch office from 1500 Wilson Boulevard to 1815 North Fort Myer Drive, both in Arlington County, VA
March	7	Commerce Bank, Virginia Beach, VA moved its branch office from 814 Greenbrier Circle, Suite L to 1809 Greenbrier Parkway, both in the City of Chesapeake, VA
May	2	Central Fidelity Bank, Richmond, VA moved its branch office from 130 West Main Street to 115 West Main Street, both in the City of Bedford, VA
May	2	Central Fidelity Bank, Richmond, VA moved its branch office from 5163 Leesburg Pike to 5127-A Leesburg Pike, both in Fairfax County, VA
June	6	Commerce Bank, Virginia Beach, VA moved its branch office from 610 Thimble Shoals Boulevard, Suite 401 to 603 Pilot House Drive, both in the City of Newport News, VA
June	20	First Virginia Bank of Augusta, Staunton, VA moved its branch office from 1355 Greenville Avenue to the southeast corner of Routes 11 & 644, both in Augusta County, VA
July	8	Crestar Bank, Richmond, VA moved its branch office from 5733 Duke Street to 5701 Duke Street, both in the City of Alexandria, VA
July	18	Signet Bank/Virginia, Richmond, VA moved its branch office from U.S. Route 17 to Washington Square Shopping Center, U.S. Route 17, both in Grafton, York County, VA
October	17	Signet Bank/Virginia, Richmond, VA moved its branch office from 2251 Great Neck Road to Cape Henry Plaza Shopping Center, intersection of Shore Drive and New Great Neck Road, both in the City of Virginia Beach, VA
October	31	First American Bank of Virginia, McLean, VA moved its branch office from 451 Amherst Street to 320 Westside Station Drive, both in the City of Winchester, VA
October	31	Independent Bank, Manassas, VA moved its branch office from 1511 Davis Ford Road to 1708 Davis Ford Road, both in Woodbridge, Prince William County, VA
November	1	Commerce Bank, Virginia Beach, VA moved its branch office from 1000 First Colonial Road, Suite 105 to 930 First Colonial Road, both in the City of Virginia Beach, VA

EFT FACILITIY OPENINGS

December	12	Central Fidelity Bank, Richmond, VA opened an EFT Facility at Dietrick Dining Hall, Virginia Polytechnic and State University, Blacksburg, Montgomery County, VA

BRANCH OFFICE CLOSINGS

January	15	First American Bank of Virginia, McLean, VA closed its branch office located at One Bank Street, City of Norfolk, VA
January	19	First Virginia Bank of Tidewater, Norfolk, VA closed its branch office located at 762 J. Clyde Morris Boulevard, City of Newport News, VA
April	30	First Virginia Bank, Falls Church, VA closed its branch office located at 3119 Lee Highway, Arlington County, VA
June	3	Commerce Bank, Virginia Beach, VA closed its branch office located at 610 Thimble Shoals Boulevard, Suite 201, City of Newport News, VA
June	3	Commerce Bank, Virginia Beach, VA closed its branch office (night depository) located outside 610 Thimble Shoals Boulevard, City of Newport News, Virginia
July	8	First Virginia Bank of Tidewater, Norfolk, VA closed its branch office located at Suite 101, #3 Koger Executive Center, City of Norfolk, VA
October	28	Crestar Bank, Richmond, VA closed its branch office located at Routes 682 & 57A, Bassett, Henry County, VA

CHANGES IN TITLE

February	1	The Community Bank of Forest, Forest, VA changed its name to First Community Bank
March	28	Miner's and Merchant's Bank and Trust Company, Grundy, VA changed its name to Miners and Merchants Bank and Trust Company
May	9	Peoples Bank of Nelson, Lovingston, VA changed its name to Peoples Bank of Central Virginia
August	25	Commerce Bank of Henrico, Richmond, VA changed its name to Commerce Bank of Virginia
December	27	Farmers and Miners Bank of Lee County, Pennington Gap, VA changed its name to Farmers and Miners Bank

CONVERSIONS

January	1	Salem Bank & Trust, Salem, VA converted to a national bank under the title of Salem Bank & Trust, National Association there were 2 branches

REPORT OF CONDITION

	B-953	B-929
	*HIGHLANDS UNION BANK	THE BANK OF ALEXANDRIA
	ABINGDON	ALEXANDRIA
	2 OFFICES	2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 2,699	$ 4,922
a. Noninterest-bearing balances & currency & coin	1,206	2,987
b. Interest-bearing balances	1,493	1,935
2. Securities	8,639	8,925
3. Federal Funds sold and securities purchased under agreements to resell	$ 1,560	$ 1,500
a. Federal funds sold	1,560	1,500
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	14,267	24,355
b. LESS: Allowance for loan and lease losses	116	328
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$14,151	$24,027
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	1,286	1,000
7. Other real estate owned	—	—
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	305	766
12. TOTAL ASSETS	$28,640	$41,140
LIABILITIES		
13. Deposits:		
a. In domestic offices	$24,724	$35,870
(1) Noninterest-bearing	4,592	9,562
(2) Interest-bearing	20,132	26,308
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ 405
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	405
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	—	4
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	304	289
21. TOTAL LIABILITIES	$25,028	$36,568
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	1,457	3,190
25. Surplus	1,950	3,133
26. Undivided profits and capital reserves	205	(1,751)
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 3,612	$ 4,572
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$28,640	$41,140

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-638	B-838	B-927	B-1016	B-818	
BURKE & HERBERT BANK & TRUST COMPANY	*FIRST VIRGINIA BANK-SOUTH CENTRAL	*ARLINGTON BANK	*THE BANK OF NORTHERN VIRGINIA	*FIRST COMMERCIAL BANK	
ALEXANDRIA	AMHERST	ARLINGTON	ARLINGTON	ARLINGTON	
8 OFFICES	7 OFFICES	3 OFFICES	1 OFFICE	2 OFFICES	
$ 18,967	$ 2,998	$ 5,808	$ 644	$ 3,760	1.
18,467	2,998	4,808	644	3,760	
500	—	1,000	—	—	
53,716	3,879	4,079	551	11,511	2.
$ 9,500	$ —	$ 4,035	$ 4,840	$ 4,075	3.
9,500	—	4,035	4,840	4,075	
—	—	—	—	—	
					4.
227,762	45,623	49,359	3,887	41,439	
1,801	799	509	17	296	
—	—	—	—	—	
$225,961	$44,824	$48,850	$ 3,870	$41,143	
—	—	—	—	—	5.
4,972	1,726	737	859	926	6.
502	55	—	—	—	7.
—	—	—	—	—	8.
—	—	—	—	1,159	9.
—	219	—	160	—	10.
4,136	728	745	59	1,298	11.
$317,754	$54,429	$64,254	$10,983	$63,872	12.
					13.
$294,407	$45,910	$58,405	$ 4,125	$54,139	
64,902	8,593	8,985	326	13,111	
229,505	37,317	49,420	3,799	41,028	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ —	$ 4,265	$ —	$ —	$ 3,175	14.
—	4,265	—	—	—	
—	—	—	—	3,175	
—	—	—	—	—	15.
—	—	—	—	—	16.
588	19	—	—	—	17.
—	—	—	—	1,159	18.
—	—	—	—	744	19.
1,401	516	283	104	411	20.
$296,396	$50,710	$58,688	$ 4,229	$59,628	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
2,000	2,000	1,881	3,350	1,005	24.
5,000	1,000	3,381	3,350	1,006	25.
14,358	719	304	54	2,233	26.
—	—	—	—	—	27.
$ 21,358	$ 3,719	$ 5,566	$ 6,754	$ 4,244	28.
$317,754	$54,429	$64,254	$10,983	$63,872	29.

	B-12 *BANK OF CLARKE COUNTY BERRYVILLE 2 OFFICES	B-877 *BIG STONE GAP BANK AND TRUST COMPANY BIG STONE GAP 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions	$ 2,647	$ 1,273
a. Noninterest-bearing balances & currency & coin	2,647	1,273
b. Interest-bearing balances	—	—
2. Securities	8,024	4,594
3. Federal Funds sold and securities purchased under agreements to resell	$18,392	$ 385
a. Federal funds sold	18,392	385
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	51,794	5,897
b. LESS: Allowance for loan and lease losses	506	293
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$51,288	$ 5,604
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	1,964	399
7. Other real estate owned	—	159
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	792	171
12. TOTAL ASSETS	$83,107	$12,585
LIABILITIES		
13. Deposits:		
a. In domestic offices	$76,945	$11,575
(1) Noninterest-bearing	11,011	840
(2) Interest-bearing	65,934	10,735
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ 100
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	100
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	—	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	760	70
21. TOTAL LIABILITIES	$77,705	$11,745
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	—	—
24. Common stock	1,650	500
25. Surplus	780	500
26. Undivided profits and capital reserves	2,972	(160)
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 5,402	$ 840
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$83,107	$12,585

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-15 *CITIZENS BANK AND TRUST COMPANY BLACKSTONE 5 OFFICES	B-411 THE BLUE GRASS VALLEY BANK BLUE GRASS 1 OFFICE	B-20 *UNION BANK AND TRUST COMPANY BOWLING GREEN 7 OFFICES	B-26 *FIRST VIRGINIA BANK-PLANTERS BRIDGEWATER 4 OFFICES	B-30 BANK OF BUCHANAN BUCHANAN 1 OFFICE	
$ 3,997	$ 493	$ 6,723	$ 2,894	$ 758	1.
3,697	493	6,218	2,894	758	
300	—	505	—	—	
35,145	5,052	43,855	11,685	9,201	2.
$ 3,175	$ —	$ 3,880	$ —	$ 250	3.
3,175	—	3,880	—	250	
—	—	—	—	—	
					4.
61,265	4,327	105,089	55,286	19,292	
839	61	933	688	157	
—	—	—	—	—	
$ 60,426	$ 4,266	$104,156	$54,598	$19,135	
—	—	—	—	—	5.
2,117	179	3,730	1,900	543	6.
278	96	417	—	—	7.
—	—	—	—	—	8.
—	—	—	—	—	9.
—	—	—	—	—	10.
1,492	189	1,847	782	414	11.
$106,630	$10,275	$164,608	$71,859	$30,301	12.
					13.
$ 96,911	$ 8,747	$147,958	$65,450	$26,904	
9,921	1,536	23,527	9,879	3,408	
86,990	7,211	124,431	55,571	23,496	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ —	$ —	$ —	$ 554	$ —	14.
—	—	—	554	—	
—	—	—	—	—	
—	—	—	—	—	15.
—	—	—	—	—	16.
—	—	146	12	—	17.
—	—	—	—	—	18.
—	—	—	—	—	19.
1,187	115	1,446	748	248	20.
$ 98,098	$ 8,862	$149,550	$66,764	$27,152	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
1,250	50	3,600	1,800	214	24.
850	65	1,400	500	337	25.
6,432	1,298	10,058	2,795	2,598	26.
—	—	—	—	—	27.
$ 8,532	$ 1,413	$ 15,058	$ 5,095	$ 3,149	28.
$106,630	$10,275	$164,608	$71,859	$30,301	29.

REPORT OF CONDITION

	B-946 THE BANK OF SOUTHSIDE VIRGINIA CARSON 7 OFFICES	B-986 *ALBEMARLE BANK & TRUST CO. d/b/a F&M BANK-CHARLOTTESVILLE 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 6,771	$ 1,960
a. Noninterest-bearing balances & currency & coin	3,371	1,960
b. Interest-bearing balances	3,400	—
2. Securities	36,536	3,280
3. Federal Funds sold and securities purchased under agreements to resell	$ 7,400	$ 825
a. Federal funds sold	7,400	825
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	84,106	11,798
b. LESS: Allowance for loan and lease losses	840	127
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$ 83,266	$11,671
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	1,283	1,262
7. Other real estate owned	312	—
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	1,886	289
12. TOTAL ASSETS	$137,454	$19,287
LIABILITIES		
13. Deposits:		
a. In domestic offices	$119,240	$16,169
(1) Noninterest-bearing	14,775	5,735
(2) Interest-bearing	104,465	10,434
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ —
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	—
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	—	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	1,764	53
21. TOTAL LIABILITIES	$121,004	$16,222
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	291	1,282
25. Surplus	2,000	260
26. Undivided profits and capital reserves	14,159	1,523
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 16,450	$ 3,065
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$137,454	$19,287

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-902	B-1013	B-961	B-975	B-992	
*FIRST VIRGINIA BANK-CENTRAL CHARLOTTESVILLE	*THE BANK OF HAMPTON ROADS CHESAPEAKE	CHESAPEAKE BANK & TRUST CHESAPEAKE	*THE COMMONWEALTH BANK CHESTERFIELD	*COUNTY BANK OF CHESTERFIELD CHESTERFIELD	
8 OFFICES	1 OFFICE	8 OFFICES	1 OFFICE	2 OFFICES	
$ 5,226	$ 548	$ 5,660	$ 823	$ 4,873	1.
5,226	548	5,660	823	2,498	
—	—	—	—	2,375	
14,917	1,519	7,203	3,602	3,477	2.
$ —	$ —	$ 530	$ —	$ 1,648	3.
—	—	530	—	1,648	
—	—	—	—	—	
					4.
39,744	15,074	80,448	12,086	29,986	
486	151	800	110	185	
—	—	—	—	—	
$39,258	$14,923	$79,648	$11,976	$29,801	
—	—	—	—	—	5.
2,724	2,099	2,518	304	1,701	6.
—	—	755	—	—	7.
—	—	—	—	—	8.
—	—	—	—	—	9.
—	—	—	—	—	10.
802	265	1,144	238	498	11.
$62,927	$19,354	$97,458	$16,943	$41,998	12.
					13.
$56,885	$13,737	$89,897	$13,556	$37,196	
14,213	2,137	15,409	2,825	5,304	
42,672	11,600	74,488	10,731	31,892	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ 803	$ 230	$ —	$ 830	$ —	14.
803	—	—	830	—	
—	230	—	—	—	
—	—	—	—	—	15.
—	—	—	162	—	16.
—	—	—	—	124	17.
—	—	—	—	—	18.
—	—	—	—	—	19.
479	332	662	153	371	20.
$58,167	$14,299	$90,559	$14,701	$37,691	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
2,100	2,500	1,608	2,008	2,670	24.
875	2,500	1,850	604	801	25.
1,785	55	3,441	(370)	836	26.
—	—	—	—	—	27.
$ 4,760	$ 5,055	$ 6,899	$ 2,242	$ 4,307	28.
$62,927	$19,354	$97,458	$16,943	$41,998	29.

REPORT OF CONDITION

	B-984 *VIRGINIA BANKERS' BANK CHESTER-FIELD 1 OFFICE	B-853 THE MARINE BANK CHINCO-TEAGUE 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions	$ 7,136	$ 1,099
a. Noninterest-bearing balances & currency & coin	2,071	1,099
b. Interest-bearing balances	5,065	—
2. Securities	4,501	1,192
3. Federal Funds sold and securities purchased under agreements to resell	$ 3,779	$ 850
a. Federal funds sold	3,779	850
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	4,263	10,235
b. LESS: Allowance for loan and lease losses	31	98
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$ 4,232	$10,137
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	52	317
7. Other real estate owned	—	—
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	201	156
12. TOTAL ASSETS	$19,901	$13,751
LIABILITIES		
13. Deposits:		
a. In domestic offices	$ 7,312	$12,087
(1) Noninterest-bearing	5,412	2,597
(2) Interest-bearing	1,900	9,490
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$11,251	$ —
a. Federal funds purchased	11,251	—
b. Securities sold under agreements to repurchase	—	—
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	—	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	41	102
21. TOTAL LIABILITIES	$18,604	$12,189
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	—	—
24. Common stock	693	207
25. Surplus	346	286
26. Undivided profits and capital reserves	258	1,069
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 1,297	$ 1,562
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$19,901	$13,751

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-962 *FIRST VIRGINIA BANK OF THE CUMBERLANDS CLINTWOOD 4 OFFICES	B-935 *MINERS EXCHANGE BANK COEBURN 2 OFFICES	B-932 *FIRST VIRGINIA BANK-HIGHLANDS COVINGTON 3 OFFICES	B-893 *THE STATE BANK OF THE ALLEGHENIES COVINGTON 1 OFFICE	B-933 *FIRST VIRGINIA BANK-DAMASCUS DAMASCUS 5 OFFICES	
$ 2,392	$ 2,169	$ 2,548	$ 1,730	$ 1,538	1.
2,392	2,169	2,548	1,730	1,538	
—	—	—	—	—	
20,884	4,804	39,252	12,143	6,261	2.
$ 990	$ 990	$ —	$ 3,800	$ 2,585	3.
990	990	—	3,800	2,585	
—	—	—	—	—	
					4.
35,232	14,597	59,773	26,603	43,623	
550	165	509	306	546	
—	—	—	—	—	
$34,682	$14,432	$ 59,264	$26,297	$43,077	
—	—	—	—	—	5.
1,681	1,130	1,749	808	952	6.
147	156	—	—	—	7.
—	—	—	—	—	8.
—	—	—	—	—	9.
—	—	—	—	—	10.
970	225	1,409	464	559	11.
$61,746	$23,906	$104,222	$45,242	$54,972	12.
					13.
$53,945	$20,932	$ 93,120	$41,614	$49,710	
6,504	4,035	9,936	2,835	6,047	
47,441	16,897	83,184	38,779	43,663	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ —	$ —	$ 2,190	$ —	$ —	14.
—	—	2,190	—	—	
—	—	—	—	—	
—	—	—	—	—	15.
—	—	—	—	—	16.
—	—	—	—	—	17.
—	—	—	—	—	18.
—	—	—	—	—	19.
549	216	728	320	738	20.
$54,494	$21,148	$ 96,038	$41,934	$50,448	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
2,500	1,150	2,300	630	900	24.
2,500	1,150	2,300	881	900	25.
2,252	458	3,584	1,797	2,724	26.
—	—	—	—	—	27.
$ 7,252	$ 2,758	$ 8,184	$ 3,308	$ 4,524	28.
$61,746	$23,906	$104,222	$45,242	$54,972	29.

REPORT OF CONDITION

	B-471 FIRST STATE BANK DANVILLE 1 OFFICE	B-894 *PEOPLES BANK OF DANVILLE DANVILLE 8 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 2,152	$ 22,987
a. Noninterest-bearing balances & currency & coin	739	10,520
b. Interest-bearing balances	1,413	12,467
2. Securities	5,305	19,674
3. Federal Funds sold and securities purchased under agreements to resell	$ 2,350	$ 33,175
a. Federal funds sold	2,350	33,175
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	11,731	98,818
b. LESS: Allowance for loan and lease losses	93	579
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$11,638	$ 98,239
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	466	2,789
7. Other real estate owned	15	139
8. Investments in unconsolidated subsidiaries and associated companies	—	316
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	59
11. Other assets	252	952
12. TOTAL ASSETS	$22,178	$178,330
LIABILITIES		
13. Deposits:		
a. In domestic offices	$16,713	$165,685
(1) Noninterest-bearing	1,664	30,875
(2) Interest-bearing	15,049	134,810
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	—	—
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ 1,168
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	1,168
15. Demand notes issued to the U.S. Treasury	1,262	—
16. Other borrowed money	—	300
17. Mortgage indebtedness and obligations under capitalized leases	—	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	300
20. Other liabilities	123	1,768
21. TOTAL LIABILITIES	$18,098	$169,221
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	500	1,217
25. Surplus	2,000	3,569
26. Undivided profits and capital reserves	1,580	4,323
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 4,080	$ 9,109
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$22,178	$178,330

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-655 *VIRGINIA BANK AND TRUST COMPANY DANVILLE 3 OFFICES	B-755 NCNB VIRGINIA DUMFRIES 2 OFFICES	B-1012 THE EASTVILLE BANK EASTVILLE 1 OFFICE	B-508 PEOPLES BANK OF EWING EWING 3 OFFICES	B-966 *FAIRFAX BANK & TRUST COMPANY FAIRFAX 4 OFFICES	
$ 6,395	$ 2,004	$ 1,135	$ 2,119	$ 5,187	1.
2,733	1,504	635	1,171	5,187	
3,662	500	500	948	—	
9,973	1,435	3,165	6,535	10,128	2.
$ 3,170	$ 4,750	$ 2,575	$ —	$ —	3.
3,170	4,750	2,575			
—	—	—	—	—	
					4.
43,456	11,773	19,272	13,766	50,678	
435	182	375	190	303	
—	—	—	—	—	
$43,021	$11,591	$18,897	$13,576	$50,375	
—	—	—	—	—	5.
849	249	229	440	1,648	6.
—	95	—	1	—	7.
—	—	—	—	—	8.
—	—	—	—	—	9.
—	732	—	—	—	10.
671	148	356	391	639	11.
$64,079	$21,004	$26,357	$23,062	$67,977	12.
					13.
$57,678	$18,539	$22,366	$21,647	$58,398	
7,774	7,239	3,640	2,323	16,384	
49,904	11,300	18,726	19,324	42,014	
—	—	—	—	—	
—	—	—	—	—	
—	—	—	—	—	
$ —	$ —	$ —	$ 10	$ 2,473	14.
—	—	—	10	1,000	
—	—	—	—	1,473	
—	583	—	—	—	15.
—	—	—	—	—	16.
—	—	—	—	—	17.
—	—	—	—	—	18.
—	—	—	—	—	19.
722	83	107	191	650	20.
$58,400	$19,205	$22,473	$21,848	$61,521	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
750	500	500	235	1,037	24.
450	3,035	2,980	465	3,101	25.
4,479	(1,736)	404	514	2,318	26.
—	—	—	—	—	27.
$ 5,679	$ 1,799	$ 3,884	$ 1,214	$ 6,456	28.
$64,079	$21,004	$26,357	$23,062	$67,977	29.

REPORT OF CONDITION

	B-967 *THE GEORGE MASON BANK FAIRFAX 4 OFFICES	B-746 *FIRST VIRGINIA BANK FALLS CHURCH 86 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 8,654	$ 173,131
a. Noninterest-bearing balances & currency & coin	5,865	173,131
b. Interest-bearing balances	2,789	—
2. Securities	36,002	420,680
3. Federal Funds sold and securities purchased under agreements to resell	$ 11,380	$ 11,110
a. Federal funds sold	11,380	11,110
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	97,382	1,340,874
b. LESS: Allowance for loan and lease losses	949	16,500
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$96,433	$1,324,374
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	1,919	27,062
7. Other real estate owned	—	660
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	1,028
11. Other assets	1,630	33,597
12. TOTAL ASSETS	$156,018	$1,991,642
LIABILITIES		
13. Deposits:		
a. In domestic offices	$136,149	$1,813,793
(1) Noninterest-bearing	27,345	416,729
(2) Interest-bearing	108,804	1,397,064
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	—	—
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ 3,568	$ 16,126
a. Federal funds purchased	—	16,006
b. Securities sold under agreements to repurchase	3,568	120
15. Demand notes issued to the U.S. Treasury	1,609	—
16. Other borrowed money	—	9,000
17. Mortgage indebtedness and obligations under capitalized leases	—	698
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	1,392	15,779
21. TOTAL LIABILITIES	$142,718	$1,855,396
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	1,430	21,000
25. Surplus	1,586	21,000
26. Undivided profits and capital reserves	10,284	94,246
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 13,300	$ 136,246
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$156,018	$1,991,642

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-1001 *THE WASHINGTON BANK FALLS CHURCH 2 OFFICES	B-988 *FIRST VIRGINIA BANK SOUTHSIDE FARMVILLE 9 OFFICES	B-85 THE BANK OF FINCASTLE FINCASTLE 2 OFFICES	B-87 THE BANK OF FLOYD FLOYD 1 OFFICE	B-941 *BLUE RIDGE BANK FLOYD 3 OFFICES	
$ 1,680	$ 3,979	$ 1,869	$ 5,034	$ 8,989	1.
1,680	3,679	1,769	1,884	2,561	
—	300	100	3,150	6,428	
1,663	34,875	4,875	23,425	2,540	2.
$ —	$ —	$ 160	$ 450	$ 1,500	3.
—	—	160	450	1,500	
—	—	—	—	—	
					4.
46,641	63,069	20,933	58,556	28,736	
134	860	200	648	160	
—	—	—	—	—	
$46,507	$ 62,209	$20,733	$57,908	$28,576	
—	—	—	—	—	5.
1,290	1,503	469	719	969	6.
—	31	—	—	127	7.
—	—	—	—	316	8.
—	—	—	—	—	9.
—	—	—	—	21	10.
891	1,476	264	962	295	11.
$52,031	$104,073	$28,370	$88,498	$43,333	12.
					13.
$46,692	$ 89,603	$25,683	$79,006	$40,713	
14,617	13,821	5,028	8,498	4,633	
32,075	75,782	20,655	70,508	36,080	
—	—	—	—	—	
—	—	—	—	—	
—	—	—	—	—	
$ 400	$ 2,629	$ 400	$ —	$ —	14.
400	2,629	—	—	—	
—	—	400	—	—	
—	—	—	—	54	15.
—	—	—	—	—	16.
—	—	34	—	131	17.
—	—	—	—	—	18.
—	—	—	—	350	19.
672	1,056	229	764	233	20.
$47,764	$ 93,288	$26,346	$79,770	$41,481	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
928	1,500	54	1,190	679	24.
552	2,000	324	1,200	466	25.
2,787	7,285	1,646	6,338	707	26.
—	—	—	—	—	27.
$ 4,267	$ 10,785	$ 2,024	$ 8,728	$ 1,852	28.
$52,031	$104,073	$28,370	$88,498	$43,333	29.

REPORT OF CONDITION

	B-951 *FIRST COMMUNITY BANK FOREST 2 OFFICES	B-768 THE BANK OF FRANKLIN FRANKLIN 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 1,873	$ 1,860
a. Noninterest-bearing balances & currency & coin	1,666	1,410
b. Interest-bearing balances	207	450
2. Securities	2,536	16,661
3. Federal Funds sold and securities purchased under agreements to resell	$ 1,330	$ 1,285
a. Federal funds sold	1,330	1,285
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	22,328	40,560
b. LESS: Allowance for loan and lease losses	245	393
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$22,083	$40,167
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	829	1,013
7. Other real estate owned	54	51
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	414	1,177
12. TOTAL ASSETS	$29,119	$62,214
LIABILITIES		
13. Deposits:		
a. In domestic offices	$26,612	$55,336
(1) Noninterest-bearing	5,268	5,811
(2) Interest-bearing	21,344	49,525
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ —
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	—
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	228	—
18. Bank's liability on acceptances executed and outstanding	— —	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	458	391
21. TOTAL LIABILITIES	$27,298	$55,727
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	527	476
25. Surplus	727	3,035
26. Undivided profits and capital reserves	567	2,976
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 1,821	$ 6,487
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$29,119	$62,214

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-1017 *VIRGINIA HEARTLAND BANK FREDERICKSBURG 1 OFFICE	B-801 THE PEOPLES BANK OF FRONT ROYAL FRONT ROYAL 2 OFFICES	B-955 *FIRST VIRGINIA BANK-COMMONWEALTH GRAFTON 11 OFFICES	B-809 *MINERS AND MERCHANTS BANK AND TRUST COMPANY GRUNDY 2 OFFICES	B-926 *DICKENSON-BUCHANAN BANK HAYSI 3 OFFICES	
$ 237	$ 2,734	$ 5,095	$ 6,413	$ 3,315	1.
237	2,441	5,095	1,392	1,445	
—	293	—	5,021	1,870	
3,584	7,975	34,336	8,751	6,167	2.
$1,450	$ 501	$ 910	$ 50	$ 1,650	3.
1,450	501	910	50	1,650	
—	—	—	—	—	
					4.
3,827	31,227	84,196	31,452	22,414	
45	238	964	308	317	
—	—	—	—	—	
$3,782	$30,989	$ 83,232	$31,144	$22,097	
—	—	—	—	—	5.
352	1,026	3,613	270	1,434	6.
—	—	—	145	38	7.
—	—	—	—	—	8.
—	—	—	—	—	9.
—	—	112	—	—	10.
201	574	1,647	538	399	11.
$9,606	$43,799	$128,945	$47,311	$35,100	12.
					13.
$6,499	$37,823	$116,457	$38,522	$32,155	
2,032	5,208	19,067	6,277	5,263	
4,467	32,615	97,390	32,245	26,892	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ —	$ 2,029	$ 25	$ 3,729	$ —	14.
—	2,029	25	—	—	
—	—	—	3,729	—	
—	—	—	—	—	15.
—	—	—	—	—	16.
—	—	—	—	—	17.
—	—	—	—	—	18.
—	—	—	—	—	19.
73	293	893	346	227	20.
$6,572	$40,145	$117,375	$42,597	$32,382	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
1,610	644	4,000	891	750	24.
805	620	3,000	2,578	750	25.
619	2,390	4,570	1,245	1,218	26.
—	—	—	—	—	27.
$3,034	$ 3,654	$ 11,570	$ 4,714	$ 2,718	28.
$9,606	$43,799	$128,945	$47,311	$35,100	29.

	B-291 *BANK OF NORTHUMBERLAND INCORPORATED HEATHSVILLE 3 OFFICES	B-974 *COMMERCE BANK OF VIRGINIA HENRICO 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 3,030	$ 1,736
a. Noninterest-bearing balances & currency & coin	3,030	1,486
b. Interest-bearing balances	—	250
2. Securities	24,175	1,974
3. Federal Funds sold and securities purchased under agreements to resell	$ 100	$ 3,150
a. Federal funds sold	100	3,150
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	53,635	13,142
b. LESS: Allowance for loan and lease losses	363	115
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$53,272	$13,027
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	663	825
7. Other real estate owned	—	—
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	858	201
12. TOTAL ASSETS	$82,098	$20,913
LIABILITIES		
13. Deposits:		
a. In domestic offices	$74,048	$18,248
(1) Noninterest-bearing	7,293	3,474
(2) Interest-bearing	66,755	14,774
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ —
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	—
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	6	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	614	153
21. TOTAL LIABILITIES	$74,668	$18,401
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	636	1,327
25. Surplus	865	952
26. Undivided profits and capital reserves	5,929	233
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 7,430	$ 2,512
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$82,098	$20,913

*Member of Federal Reserve System

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B-1019 *BANK OF THE POTOMAC, INC. HERNDON 1 OFFICE	B-898 *BANK OF CARROLL HILLSVILLE 4 OFFICES	B-1014 *PEOPLES BANK, INC. HONAKER 5 OFFICES	B-796 *FIRST VIRGINIA BANK-SOUTH HURT 5 OFFICES	B-1002 *THE LUNENBURG COUNTY BANK KENBRIDGE 2 OFFICES	
$ 407	$ 1,755	$ 3,363	$ 3,447	$ 1,546	1.
351	1,444	3,363	3,447	1,296	
56	311	—	—	250	
3,322	5,712	15,835	18,851	3,706	2.
$ 7,000	$ —	$ 3,460	$ —	$ 1,950	3.
1,000	—	3,460	—	1,950	
6,000	—	—	—	—	
					4.
1,412	28,445	42,196	59,593	23,641	
13	243	1,119	745	186	
—	—	—	—	—	
$ 1,399	$28,202	$41,077	$58,848	$23,455	
—	—	—	—	—	5.
253	1,402	1,177	923	662	6.
—	40	150	—	8	7.
—	—	—	—	—	8.
—	—	—	—	—	9.
—	—	—	—	—	10.
74	432	857	955	342	11.
$12,455	$37,543	$65,919	$83,024	$31,669	12.
					13.
$ 6,071	$33,106	$60,558	$74,476	$29,048	
853	4,221	8,449	8,071	3,517	
5,218	28,885	52,109	66,405	25,531	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ —	$ 1,735	$ —	$ 740	$ —	14.
—	1,580	—	740	—	
—	155	—	—	—	
—	—	—	—	—	15.
—	—	—	—	—	16.
—	—	—	—	12	17.
—	—	—	—	—	18.
—	—	—	—	—	19.
28	604	329	990	204	20.
$ 6,099	$35,445	$60,887	$76,206	$29,264	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
3,250	250	500	1,200	500	24.
1,625	450	515	800	100	25.
1,481	1,398	4,017	4,818	1,805	26.
—	—	—	—	—	27.
$ 6,356	$ 2,098	$ 5,032	$ 6,818	$ 2,405	28.
$12,455	$37,543	$65,919	$83,024	$31,669	29.

REPORT OF CONDITION

	B-625 *BANK OF LANCASTER KILMARNOCK 1 OFFICE	B-832 *KING GEORGE STATE BANK, INC. KING GEORGE 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions	$ 2,607	$ 1,711
a. Noninterest-bearing balances & currency & coin	2,607	1,710
b. Interest-bearing balances	—	1
2. Securities	18,817	1,877
3. Federal Funds sold and securities purchased under agreements to resell	$ 2,125	$ 3,600
a. Federal funds sold	2,125	3,600
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	56,073	22,357
b. LESS: Allowance for loan and lease losses	825	240
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	55,248	22,117
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	1,036	217
7. Other real estate owned	—	82
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	1,171	300
12. TOTAL ASSETS	$81,004	$29,904
LIABILITIES		
13. Deposits:		
a. In domestic offices	$73,021	$26,908
(1) Noninterest-bearing	8,134	4,741
(2) Interest-bearing	64,887	22,167
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ —
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	—
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	—	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	446	455
21. TOTAL LIABILITIES	$73,467	$27,363
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	1,096	300
25. Surplus	1,777	300
26. Undivided profits and capital reserves	4,664	1,941
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 7,537	$ 2,541
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$81,004	$29,904

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-739 *PACE AMERICAN BANK LAWRENCE-VILLE	B-892 *THE FIRST BANK AND TRUST COMPANY LEBANON	B-996 *BANK OF LOUDOUN LEESBURG	B-968 *VIRGINIA COMMUNITY BANK LOUISA	B-821 PEOPLES BANK OF CENTRAL VIRGINIA LOVINGSTON	
3 OFFICES	2 OFFICES	1 OFFICE	3 OFFICES	3 OFFICES	
$ 4,839	$ 4,615	$ 1,206	$ 1,516	$ 2,023	1.
1,771	1,671	1,106	1,266	1,827	
3,068	2,944	100	250	196	
7,133	3,714	1,881	2,590	5,818	2.
$ 2,527	$ 610	$ 3,450	$ 770	$ 2,435	3.
2,527	610	3,450	770	2,435	
—	—	—	—	—	
					4.
23,770	17,095	6,105	21,580	20,757	
230	232	64	190	210	
—	—	—	—	—	
23,540	16,863	6,041	21,390	20,547	
—	—	—	—	—	5.
1,247	928	888	821	572	6.
4	—	—	65	—	7.
—	—	—	—	—	8.
—	—	—	—	—	9.
—	—	—	—	—	10.
658	349	150	436	420	11.
$39,948	$27,079	$13,616	$27,588	$31,815	12.
					13.
$34,604	$25,188	$ 8,761	$25,376	$28,352	
4,351	4,085	1,752	5,569	3,720	
30,253	21,103	7,009	19,807	24,632	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ 1,675	$ —	$ —	$ —	$ 538	14.
—	—	—	—	—	
1,675	—	—	—	538	
—	—	—	—	80	15.
—	—	—	—	—	16.
—	6	—	—	—	17.
—	—	—	—	—	18.
—	—	—	—	—	19.
344	134	47	258	286	20.
$36,623	$25,328	$ 8,808	$25,634	$29,256	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
660	500	2,500	335	566	24.
1,720	500	2,500	557	924	25.
945	751	(192)	1,062	1,069	26.
—	—	—	—	—	27.
$ 3,325	$ 1,751	$ 4,808	$ 1,954	$ 2,559	28.
$39,948	$27,079	$13,616	$27,588	$31,815	29.

REPORT OF CONDITION

	B-890	B-991
	INDEPENDENT BANK	*SECURITY BANK CORPORATION
	MANASSAS	MANASSAS
	4 OFFICES	1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions	$ 5,986	$ 1,642
a. Noninterest-bearing balances & currency & coin	5,986	1,642
b. Interest-bearing balances	—	—
2. Securities	3,089	3,314
3. Federal Funds sold and securities purchased under agreements to resell	$ 5,000	$ 4,445
a. Federal funds sold	5,000	4,445
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	51,831	18,167
b. LESS: Allowance for loan and lease losses	463	145
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$51,368	$18,022
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	2,096	1,876
7. Other real estate owned	1,252	—
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. OTHER ASSETS	783	239
12. Total assets	$69,574	$29,538
LIABILITIES		
13. Deposits:		
a. In domestic offices	$62,875	$25,274
(1) Noninterest-bearing	22,640	5,418
(2) Interest-bearing	40,235	19,856
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ —
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	—
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	1,635	—
17. Mortgage indebtedness and obligations under capitalized leases	—	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	402	120
21. TOTAL LIABILITIES	$64,912	$25,394
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	1,000	1,958
25. Surplus	1,793	2,101
26. Undivided profits and capital reserves	1,869	85
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 4,662	$ 4,144
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$69,574	$29,538

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-976	B-899	B-131	B-708	B-1010	
THE BANK OF MARION	*PIEDMONT TRUST BANK	*THE BANK OF MCKENNEY, INCORPORATED	*FIRST AMERICAN BANK OF VIRGINIA	*HERITAGE BANK OF NORTHERN VIRGINIA	
MARION	MARTINSVILLE	MCKENNEY	MCLEAN	MCLEAN	
4 OFFICES	8 OFFICES	1 OFFICE	104 OFFICES	1 OFFICE	
$ 5,474	$ 17,955	$ 696	$ 256,430	$ 1,730	1.
3,224	12,959	596	256,430	1,730	
2,250	4,996	100	—	—	
30,941	48,867	4,053	711,697	3,612	2.
$ 175	$ 16,645	$ 1,100	$ 55,000	$ 2,800	3.
175	16,645	1,100	45,000	2,800	
—	—	—	10,000	—	
					4.
54,024	240,259	14,124	2,405,780	30,796	
388	2,368	177	17,652	108	
—	—	—	—	—	
$53,636	$237,891	$13,947	$2,388,128	$30,688	
—	—	—	—	—	5.
1,416	4,544	280	94,584	227	6.
10	285	2	1,986	—	7.
—	—	—	—	—	8.
—	—	—	—	—	9.
—	—	—	4,900	—	10.
1,637	3,788	526	55,985	292	11.
$93,289	$329,975	$20,604	$3,568,710	$39,349	12.
					13.
$84,546	$282,463	$19,207	$2,930,151	$35,733	
9,769	38,453	2,094	661,325	5,826	
74,777	244,010	17,113	2,268,826	29,907	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ —	$ 14,245	$ —	$ 355,727	$ —	14.
—	3,760	—	3,139	—	
—	10,485	—	352,588	—	
—	4,591	—	31,136	—	15.
—	—	—	2,481	—	16.
—	18	—	—	—	17.
—	—	—	—	—	18.
—	—	—	1,500	—	19.
854	3,589	132	30,588	262	20.
$85,400	$304,906	$19,339	$3,351,583	$35,995	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
1,000	3,691	25	41,621	1,500	24.
500	2,000	360	29,474	1,500	25.
6,389	19,378	880	146,032	354	26.
—	—	—	—	—	27.
$ 7,889	$ 25,069	$ 1,265	$ 217,127	$ 3,354	28.
$93,289	$329,975	$20,604	$3,568,710	$39,349	29.

	B-998 *HANOVER BANK MECHANICSVILLE 1 OFFICE	B-134 FIRST AND CITIZENS BANK MONTEREY 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions	$ 349	$ 570
a. Noninterest-bearing balances & currency & coin	347	570
b. Interest-bearing balances	2	—
2. Securities	2,308	14,053
3. Federal Funds sold and securities purchased under agreements to resell	$ 3,345	$ 100
a. Federal funds sold	2,135	100
b. Securities purchased under agreements to resell	1,210	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	5,084	11,987
b. LESS: Allowance for loan and lease losses	40	118
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$ 5,044	$11,869
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	302	117
7. Other real estate owned	—	—
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	287	404
12. TOTAL ASSETS	$11,635	$27,113
LIABILITIES		
13. Deposits:		
a. In domestic offices	$ 7,173	$22,745
(1) Noninterest-bearing	913	3,388
(2) Interest-bearing	6,260	19,357
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ —
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	—
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	92	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	53	147
21. TOTAL LIABILITIES	$ 7,318	$22,892
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	2,951	60
25. Surplus	657	150
26. Undivided profits and capital reserves	709	4,011
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 4,317	$ 4,221
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$11,635	$27,113

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-384 *PEOPLES BANK OF MONTROSS MONTROSS 1 OFFICE	B-443 *THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY NEW CASTLE 1 OFFICE	B-725 *AMERICAN BANK NEWPORT NEWS 3 OFFICES	B-762 *BANK OF THE COMMON-WEALTH NORFOLK 6 OFFICES	B-971 *FIRST VIRGINIA BANK OF TIDEWATER NORFOLK 37 OFFICES	
$ 1,331	$ 1,077	$ 1,884	$ 2,216	$ 29,026	1.
1,131	627	1,434	2,216	29,026	
200	450	450	—	—	
10,098	4,558	2,756	7,080	71,062	2.
$ 300	$ 1,000	$ 520	$ —	$ —	3.
300	1,000	520	—	—	
—	—	—	—	—	
					4.
26,778	10,182	14,298	47,636	267,291	
263	125	107	336	3,374	
—	—	—	—	—	
$26,515	$10,057	$14,191	$47,300	$263,917	
—	—	—	—	—	5.
810	103	675	2,216	10,050	6.
—	—	524	—	44	7.
—	—	—	—	—	8.
—	—	—	—	—	9.
—	—	—	—	—	10.
578	192	244	1,135	4,191	11.
$39,632	$16,987	$20,794	$59,947	$378,290	12.
					13.
$35,534	$15,381	$18,521	$53,933	$342,021	
4,441	1,352	3,709	7,799	79,876	
31,093	14,029	14,812	46,134	262,145	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ —	$ —	$ —	$ —	$ 2,901	14.
—	—	—	—	2,901	
—	—	—	—	—	
—	—	—	—	—	15.
—	—	—	—	—	16.
—	—	46	1,104	—	17.
—	—	—	—	—	18.
—	—	—	—	—	19.
454	44	150	762	2,741	20.
$35,988	$15,425	$18,717	$55,799	$347,663	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
131	1,050	498	1,274	9,500	24.
790	230	1,101	1,410	5,000	25.
2,723	282	478	1,464	16,127	26.
—	—	—	—	—	27.
$ 3,644	$ 1,562	$ 2,077	$ 4,148	$ 30,627	28.
$39,632	$16,987	$20,794	$59,947	$378,290	29.

REPORT OF CONDITION

	B-947 *HERITAGE BANK & TRUST NORFOLK 3 OFFICES	B-274 FARMERS & MERCHANTS BANK-EASTERN SHORE ONLEY 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 2,002	$ 4,442
a. Noninterest-bearing balances & currency & coin	2,002	3,948
b. Interest-bearing balances		494
2. Securities	7,008	35,311
3. Federal Funds sold and securities purchased under agreements to resell	$ 8,547	$ —
a. Federal funds sold	8,547	480
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	34,693	73,747
b. LESS: Allowance for loan and lease losses	292	710
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$34,401	$ 73,037
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	1,045	2,923
7. Other real estate owned	—	—
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	786	1,471
12. TOTAL ASSETS	$53,789	$117,184
LIABILITIES		
13. Deposits:		
a. In domestic offices	$49,063	$104,009
(1) Noninterest-bearing	9,221	14,887
(2) Interest-bearing	39,842	89,122
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ —
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	—
15. Demand notes issued to the U.S. Treasury	171	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	—	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	553	999
21. TOTAL LIABILITIES	$49,787	$105,008
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	1,000	900
25. Surplus	1,003	1,200
26. Undivided profits and capital reserves	1,999	10,076
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 4,002	$ 12,176
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$53,789	$117,184

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-900	B-164	B-964	B-368	B-979	
*FARMERS AND MINERS BANK	LEE BANK & TRUST COMPANY	*THE COMMUNITY BANK	*THE BANK OF CHARLOTTE COUNTY	*COMMUNITY TRUST BANK	
PENNINGTON GAP	PENNINGTON GAP	PETERSBURG	PHENIX	PORTSMOUTH	
3 OFFICES	5 OFFICES	6 OFFICES	4 OFFICES	1 OFFICE	
$11,649	$12,977	$ 3,205	$ 2,704	$ 1,203	1.
1,427	2,277	3,205	2,454	704	
10,222	10,700	—	250	499	
6,253	33,438	5,257	7,014	3,587	2.
$ 480	$ 4,265	$ 1,702	$ 800	$ 850	3.
—	4,265	1,702	800	850	
—	—	—	—	—	
					4.
15,191	22,660	31,404	27,574	15,315	
272	230	232	261	145	
—	—	—	—	—	
$14,919	$22,430	$31,172	$27,313	$15,170	
—	—	—	—	—	5.
942	753	1,026	920	359	6.
25	24	44	158	734	7.
—	—	—	—	—	8.
—	—	—	—	—	9.
—	—	—	—	21	10.
510	1,169	666	485	354	11.
$34,778	$75,056	$43,072	$39,394	$22,278	
					13.
$31,837	$67,316	$38,580	$36,451	$20,319	
5,251	6,942	8,893	4,377	1,609	
26,586	60,374	29,687	32,074	18,710	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ —	$ —	$ —	$ —	$ —	14.
—	—	—	—	—	
—	—	—	—	—	
—	—	—	—	—	15.
—	—	—	—	—	16.
—	—	—	—	115	17.
—	—	—	—	—	18.
—	—	—	—	—	19.
339	876	306	362	163	20.
$32,176	$68,192	$38,886	$36,813	$20,597	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
500	200	461	150	1,108	24.
500	500	2,318	529	1,051	25.
1,602	6,164	1,407	1,902	(478)	26.
—	—	—	—	—	27.
$ 2,602	$ 6,864	$ 4,186	$ 2,581	$ 1,681	28.
$34,778	$75,056	$43,072	$39,394	$22,278	29.

REPORT OF CONDITION

	B-995	B-175
	*CENTRAL VIRGINIA BANK	BANK OF ROCKBRIDGE
	POWHATAN	RAPHINE
	3 OFFICES	6 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 2,491	$ 3,120
a. Noninterest-bearing balances & currency & coin	2,491	1,478
b. Interest-bearing balances		1,642
2. Securities	7,641	7,111
3. Federal Funds sold and securities purchased under agreements to resell	$ 625	$ 1,600
a. Federal funds sold	625	1,600
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	35,161	39,991
b. LESS: Allowance for loan and lease losses	408	424
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$34,753	$39,567
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	1,388	661
7. Other real estate owned	36	—
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	592	541
12. TOTAL ASSETS	$47,526	$52,600
LIABILITIES		
13. Deposits:		
a. In domestic offices	$43,026	$48,423
(1) Noninterest-bearing	5,392	5,689
(2) Interest-bearing	37,634	42,734
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ —
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	—
15. Demand notes issued to the U.S. Treasury	171	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	126	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	183	338
21. TOTAL LIABILITIES	$43,506	$48,761
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	987	110
25. Surplus	871	860
26. Undivided profits and capital reserves	2,162	2,869
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 4,020	$ 3,839
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$47,526	$52,600

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-374 *STATE BANK OF REMINGTON, INCORPORATED REMINGTON	B-1008 *FIRST VIRGINIA BANK CLINCH VALLEY RICHLANDS	B-744 *CENTRAL FIDELITY BANK RICHMOND	B-186 *CONSOLIDATED BANK AND TRUST COMPANY RICHMOND	B-919 *CRESTAR BANK RICHMOND	
3 OFFICES	3 OFFICES	172 OFFICES	3 OFFICES	195 OFFICES	
$ 3,325	$ 2,048	$ 305,579	$ 3,777	$ 854,484	1.
1,680	2,048	230,829	3,107	854,484	
1,645	—	74,750	670	—	
8,520	26,559	742,835	18,563	941,216	2.
$ 2,310	$ 1,015	$ 362,574	$ 550	$ 146,815	3.
2,310	1,015	180,642	550	49,210	
—	—	181,932	—	97,605	
					4.
33,906	42,054	3,251,147	35,471	7,055,222	
416	524	26,512	284	76,854	
—	—	—	—	—	
$33,490	$41,530	$3,224,635	$35,187	$6,978,368	
—	—	10,064	—	18,182	5.
910	1,110	115,410	1,115	200,751	6.
—	—	1,827	34	4,518	7.
—	—	—	—	9,660	8.
—	—	6,576	—	32,709	9.
—	—	—	—	12,010	10.
691	1,114	57,168	891	169,071	11.
$49,246	$73,376	$4,826,668	$60,117	$9,367,784	12.
					13.
$44,177	$64,315	$3,744,671	$54,483	$7,272,471	
6,691	9,750	609,414	12,914	1,558,588	
37,486	54,565	3,135,257	41,569	5,713,883	
$ —	$ —	$ —	$ —	$ 18,583	
—	—	—	—	—	
—	—	—	—	18,583	
$ —	$ —	$ 602,833	$ —	$ 744,491	14.
—	—	404,578	—	504,820	
—	—	198,255	—	239,671	
127	—	13,296	—	204,926	15.
—	—	130,110	—	320,712	16.
—	—	13,957	—	24,778	17.
—	—	6,576	—	32,709	18.
—	—	—	—	98,075	19.
424	367	42,286	298	153,474	20.
$44,728	$64,682	$4,553,729	$54,781	$8,870,219	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
881	1,600	65,250	1,450	140,000	24.
952	1,520	55,600	1,600	41,725	25.
2,685	5,574	152,089	2,286	315,840	26.
—	—	—	—	—	27.
$ 4,518	$ 8,694	$ 272,939	$ 5,336	$ 497,565	28.
$49,246	$73,376	$4,826,668	$60,117	$9,367,784	29.

	B-758 *FIRST VIRGINIA BANK-COLONIAL RICHMOND 24 OFFICES	B-970 *PEOPLES BANK OF VIRGINIA RICHMOND 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 22,136	$ 2,593
a. Noninterest-bearing balances & currency & coin	22,136	2,593
b. Interest-bearing balances	—	—
2. Securities	54,992	3,290
3. Federal Funds sold and securities purchased under agreements to resell	$ 3,700	$ 2,750
a. Federal funds sold	3,700	2,750
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	173,909	23,202
b. LESS: Allowance for loan and lease losses	2,042	222
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$171,867	$22,980
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	9,071	2,050
7. Other real estate owned	—	—
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	149	—
11. Other assets	2,584	377
12. TOTAL ASSETS	$264,499	$34,040
LIABILITIES		
13. Deposits:		
a. In domestic offices	$236,640	$29,967
(1) Noninterest-bearing	62,048	7,603
(2) Interest-bearing	174,592	22,364
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ 5,643	$ —
a. Federal funds purchased	5,643	—
b. Securities sold under agreements to repurchase	—	—
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	368	76
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	1,831	318
21. TOTAL LIABILITIES	$244,482	$30,361
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	8,000	2,248
25. Surplus	4,000	1,182
26. Undivided profits and capital reserves	8,017	249
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 20,017	$ 3,679
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$264,499	$34,040

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-997	B-909	B-934	B-1003	B-795	
*REGENCY BANK	*SIGNET BANK/ VIRGINIA	*THE SUBURBAN BANK d/b/a F&M BANK	*FIRST SECURITY BANK	*FIRST VIRGINIA BANK-SOUTHWEST	
RICHMOND	RICHMOND	RICHMOND	ROANOKE	ROANOKE	
1 OFFICE	154 OFFICES	8 OFFICES	1 OFFFICE	25 OFFICES	
$ 1,456	$ 448,125	$ 5,390	$ 533	$ 12,788	1.
1,456	305,458	5,390	433	12,788	
—	142,667	—	100	—	
2,340	1,776,729	12,604	857	54,260	2.
$ 2,500	$ 551,402	$ 4,246	$1,650	$ 7,255	3.
2,500	207,000	4,246	1,650	7,255	
—	344,402	—	—	—	
					4.
21,678	4,287,535	39,768	781	214,369	
108	48,669	350	8	3,008	
—	—	—	—	—	
$21,570	$4,238,866	$39,418	$ 773	$211,361	
—	94,309	—	—	—	5.
454	105,899	1,196	1,303	5,603	6.
—	10,275	—	—	432	7.
—	—	—	—	—	8.
—	702	—	—	—	9.
—	13,540	—	49	—	10.
398	240,200	659	84	4,116	11.
$28,718	$7,480,047	$63,513	$5,249	$295,815	12.
					13.
$23,152	$4,948,397	$58,554	$2,504	$268,475	
3,317	720,764	14,350	134	42,076	
19,835	4,227,633	44,204	2,370	226,399	
$ —	$ 92,051	$ —	$ —	$ —	
—	—	—	—	—	
—	92,051	—	—	—	
$ 175	$1,891,434	$ —	$ —	$ 2,963	14.
—	570,758	—	—	2,963	
175	1,320,676	—	—	—	
209	21	—	—	—	15.
—	2,407	—	—	—	16.
164	12,256	—	448	54	17.
—	702	—	—	—	18.
—	77,500	—	—	—	19.
354	85,435	119	56	2,953	20.
$24,054	$7,110,203	$58,673	$3,008	$274,445	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
2,527	75,824	2,101	1,250	5,000	24.
2,510	72,634	2,252	1,250	4,000	25.
(373)	221,386	487	(259)	12,370	26.
—	—	—	—	—	27.
$ 4,664	$ 369,844	$ 4,840	$2,241	$ 21,370	28.
$28,718	$7,480,047	$63,513	$5,249	$295,815	29.

REPORT OF CONDITION

	B-908 *FIRST VIRGINIA BANK-FRANKLIN COUNTY ROCKY MOUNT 5 OFFICES	B-985 *BANK OF SHAWSVILLE SHAWSVILLE 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 3,067	$ 1,996
a. Noninterest-bearing balances & currency & coin	3,067	1,497
b. Interest-bearing balances	—	499
2. Securities	25,616	11,333
3. Federal Funds sold and securities purchased under agreements to resell	$ 3,075	$ —
a. Federal funds sold	3,075	—
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	74,452	39,985
b. LESS: Allowance for loan and lease losses	908	401
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$ 73,544	$39,584
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	1,090	921
7. Other real estate owned	—	461
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	1,343	1,403
12. TOTAL ASSETS	$107,735	$55,698
LIABILITIES		
13. Deposits:		
a. In domestic offices	$ 97,848	$47,061
(1) Noninterest-bearing	9,915	4,508
(2) Interest-bearing	87,933	42,553
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ 4,425
a. Federal funds purchased	—	2,367
b. Securities sold under agreements to repurchase	—	2,058
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	—	150
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	992	685
21. TOTAL LIABILITIES	$ 98,840	$52,321
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	—	—
24. Common stock	1,600	500
25. Surplus	1,200	938
26. Undivided profits and capital reserves	6,095	1,939
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 8,895	$ 3,377
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$107,735	$55,698

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-791 *BANK OF ISLE OF WIGHT SMITHFIELD 1 OFFICE	B-954 *SOUTH BOSTON BANK SOUTH BOSTON 2 OFFICES	B-983 *FIRST VIRGINIA BANK-SOUTH HILL SOUTH HILL 2 OFFICES	B-212 BANK OF SPEEDWELL, INCORPORATED SPEEDWELL 6 OFFICES	B-957 *HALLMARK BANK & TRUST COMPANY SPRINGFIELD 2 OFFICES	
$ 756	$ 9,083	$ 1,866	$ 3,897	$ 6,243	1.
756	2,061	1,766	3,697	5,152	
—	7,022	100	200	1,091	
4,996	3,565	19,726	15,791	8,349	2.
$ —	$ —	$ 1,230	$ 2,095	$ —	3.
—	—	1,230	2,095	—	
—	—	—	—	—	
					4.
18,904	32,983	27,041	60,200	51,593	
225	126	301	549	449	
—	—	—	—	—	
$18,679	$32,857	$26,740	$59,651	$51,144	
—	—	—	—	—	5.
314	713	1,043	1,249	1,908	6.
—	—	—	8	—	7.
—	316	—	—	—	8.
—	—	—	—	—	9.
—	9	—	—	—	10.
251	380	751	916	714	11.
$24,996	$46,923	$51,356	$83,607	$68,358	12.
					13.
$22,258	$43,389	$46,149	$74,281	$58,746	
4,234	3,982	7,650	9,409	10,504	
18,024	39,407	38,499	64,872	48,242	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ 770	$ 300	$ 399	$ 2,060	$ 1,519	14.
770	300	399	—	1,519	
—	—	—	2,060	—	
—	—	—	—	—	15.
—	—	—	—	—	16.
—	35	—	—	—	17.
—	—	—	—	—	18.
—	750	—	—	—	19.
242	425	336	653	707	20.
$23,270	$44,899	$46,884	$76,994	$60,972	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
345	770	750	200	3,322	24.
382	598	750	988	3,730	25.
999	656	2,972	5,425	334	26.
—	—	—	—	—	27.
$ 1,726	$ 2,024	$ 4,472	$ 6,613	$ 7,386	28.
$24,996	$46,923	$51,356	$83,607	$68,358	29.

REPORT OF CONDITION

	B-994 *PROSPERITY BANK & TRUST COMPANY SPRINGFIELD 1 OFFICE	B-422 *FIRST VIRGINIA BANK OF AUGUSTA STAUNTON 6 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 1,985	$ 2,836
a. Noninterest-bearing balances & currency & coin	1,985	2,836
b. Interest-bearing balances	—	—
2. Securities	3,030	14,512
3. Federal Funds sold and securities purchased under agreements to resell	$ 5,255	$ —
a. Federal funds sold	5,255	—
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	23,736	42,028
b. LESS: Allowance for loan and lease losses	148	519
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$23,588	$41,509
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	585	1,594
7. Other real estate owned	—	11
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	323	821
12. TOTAL ASSETS	$34,766	$61,283
LIABILITIES		
13. Deposits:		
a. In domestic offices	$31,416	$54,694
(1) Noninterest-bearing	9,580	9,238
(2) Interest-bearing	21,836	45,456
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ 1,455
a. Federal funds purchased	—	1,455
b. Securities sold under agreements to repurchase	—	—
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	—	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	293	528
21. TOTAL LIABILITIES	$31,709	$56,677
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	1,508	1,700
25. Surplus	1,507	900
26. Undivided profits and capital reserves	42	2,006
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 3,057	$ 4,606
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$34,766	$61,283

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-799	B-931	B-1018	B-731	B-600	
PLANTERS BANK & TRUST COMPANY OF VIRGINIA STAUNTON	*COMMUNITY BANK & TRUST COMPANY OF VIRGINIA STERLING	*THE MARATHON BANK STEPHENS CITY	*BANK OF SUFFOLK SUFFOLK	BANK OF ESSEX TAPPAHANNOCK	
9 OFFICES	1 OFFICE	1 OFFICE	4 OFFICES	3 OFFICES	
$ 7,750	$ 1,753	$ 781	$ 3,246	$ 2,827	1.
7,750	1,753	276	3,246	2,020	
—	—	505	—	807	
51,358	1,866	94	7,689	9,239	2.
$ —	$ —	$1,365	$ 4,000	$ 1,700	
—	—	1,365	4,000	1,700	
—	—	—	—	—	
					4.
143,354	18,413	733	21,332	28,258	
1,679	689	—	110	283	
—	—	—	—	—	
$141,675	$17,724	$733	$21,222	$27,975	
—	—	—	—	—	5.
3,923	1,301	280	493	1,347	6.
—	184	—	—	—	7.
—	—	—	—	—	8.
—	—	—	—	—	9.
297	—	136	—	—	10.
2,471	345	21	314	752	11.
$207,474	$23,173	$3,410	$36,964	$43,840	12.
					13.
$185,958	$21,950	$ 584	$32,505	$39,803	
34,887	5,901	23	5,981	5,886	
151,071	16,049	561	26,524	33,917	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ 4,760	$ 350	$ —	$ —	$ —	14.
2,000	350	—	—	—	
2,760	—	—	—	—	
—	—	—	—	—	15.
—	—	—	—	—	16.
—	—	—	—	—	17.
—	—	—	—	—	18.
—	—	—	—	—	19.
884	189	1	262	273	20.
$191,602	$22,489	$ 585	$32,767	$40,076	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
5,000	1,831	1,495	420	900	24.
3,554	1,138	897	580	300	25.
7,318	(2,285)	433	3,197	2,564	26.
—	—	—	—	—	27.
$ 15,872	$ 684	$2,825	$ 4,197	$ 3,764	28.
$207,474	$23,173	$3,410	$36,964	$43,840	29.

REPORT OF CONDITION

	B-297 *SOUTHSIDE BANK TAPPAHANNOCK	B-224 *BANK OF TAZEWELL COUNTY TAZEWELL
	4 OFFICES	6 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 5,030	$ 8,157
a. Noninterest-bearing balances & currency & coin	3,045	4,027
b. Interest-bearing balances	1,985	4,130
2. Securities	22,381	69,114
3. Federal Funds sold and securities purchased under agreements to resell	$ 3,700	$ 8,125
a. Federal funds sold	3,700	8,125
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	56,196	48,250
b. LESS: Allowance for loan and lease losses	576	456
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$55,620	$ 47,794
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	1,867	1,069
7. Other real estate owned	—	120
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	939	1,898
12. TOTAL ASSETS	$89,537	$136,277
LIABILITIES		
13. Deposits:		
a. In domestic offices	$81,378	$118,726
(1) Noninterest-bearing	9,730	14,308
(2) Interest-bearing	71,648	104,418
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ —
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	—
15. Demand notes issued to the U.S. Treasury	—	716
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	343	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	521	1,175
21. TOTAL LIABILITIES	$82,242	$120,617
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	4,800	572
25. Surplus	1,213	2,000
26. Undivided profits and capital reserves	1,282	13,088
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPTIAL	$ 7,295	$ 15,660
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$89,537	$136,277

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-920	B-959	B-939	B-952	B-978	
*CITIZENS BANK OF TAZEWELL	*FARMERS & MERCHANTS BANK	*THE BUSINESS BANK	*SAILORS AND MERCHANTS BANK AND TRUST	*THE BANK OF TIDEWATER	
TAZEWELL	TIMBERVILLE	VIENNA	VIENNA	VIRGINIA BEACH	
1 OFFICE	3 OFFICES	1 OFFICE	1 OFFICE	4 OFFICES	
$ 1,831	$ 4,891	$ 6,821	$ 1,720	$ 4,846	1.
710	2,392	6,721	1,388	3,846	
1,121	2,499	100	332	1,000	
4,306	10,948	343	7,309	4,218	2.
$ 310	$ —	$19,066	$ 200	$ 5,800	3.
310	—	19,066	200	5,800	
—	—	—	—	—	
					4.
10,611	53,205	35,948	25,726	48,596	
106	445	525	260	486	
—	—	—	—	—	
$10,505	$52,760	$35,423	$25,466	$48,110	
—	—	—	—	—	5.
757	699	2,294	858	3,749	6.
92	—	1,682	187	—	7.
—	—	1,225	—	—	8.
—	—	—	—	—	9.
—	—	1,707	—	—	10.
238	822	576	571	936	11.
$18,039	$70,120	$69,137	$36,311	$67,659	12.
					13.
$15,921	$64,172	$59,277	$33,023	$59,633	
1,530	8,787	23,569	5,910	13,023	
14,391	55,385	35,708	27,113	46,610	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ —	$ 320	$ —	$ —	$ —	14.
—	320	—	—	—	
—	—	—	—	—	
—	743	—	—	—	15.
—	—	981	—	—	16.
—	—	—	—	—	17.
—	—	—	—	—	18.
—	—	—	—	—	19.
159	592	839	150	372	20.
$16,080	$65,827	$61,097	$33,173	$60,005	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
750	500	3,709	1,705	3,105	24.
750	100	1,006	988	4,173	25.
459	3,693	3,325	445	376	26.
—	—	—	—	—	27.
$ 1,959	$ 4,293	$ 8,040	$ 3,138	$ 7,654	28.
$18,039	$70,120	$69,137	$36,311	$67,659	29.

	B-982 *COASTAL VIRGINIA BANK VIRGINIA BEACH 1 OFFICE	B-882 COMMERCE BANK VIRGINIA BEACH 15 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 245	$ 18,749
a. Noninterest-bearing balances & currency & coin	245	12,249
b. Interest-bearing balances	—	6,500
2. Securities	546	29,856
3. Federal Funds sold and securities purchased under agreements to resell	$ 1,780	$ 2,710
a. Federal funds sold	1,780	2,710
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	11,780	185,012
b. LESS: Allowance for loan and lease losses	94	1,824
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$11,686	$183,188
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	521	10,319
7. Other real estate owned	118	—
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	2	—
11. Other assets	234	3,675
12. TOTAL ASSETS	$15,132	$248,497
LIABILITIES		
13. Deposits:		
a. In domestic offices	$11,603	$226,066
(1) Noninterest-bearing	1,315	45,628
(2) Interest-bearing	10,288	180,438
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ 2,978
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	2,978
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	—	—
17. Mortgage indebtedness and obligations under capitalized leases	—	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	289	2,110
21. TOTAL LIABILITIES	$11,892	$231,154
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	1,724	3,729
25. Surplus	1,675	12,526
26. Undivided profits and capital reserves	(159)	1,088
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 3,240	$ 17,343
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$15,132	$248,497

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-1000 *PEOPLE'S BANK OF VIRGINIA BEACH VIRGINIA BEACH 1 OFFICE	B-980 *PRINCESS ANNE COMMERCIAL BANK VIRGINIA BEACH 2 OFFICES	B-1015 *RESOURCE BANK VIRGINIA BEACH 1 OFFICE	B-233 THE BANK OF SUSSEX AND SURRY WAKEFIELD 2 OFFICES	B-969 *NORTHERN NECK STATE BANK WARSAW 2 OFFICES	
$ 342	$ 3,706	$ 703	$ 2,360	$ 3,397	1.
342	3,706	295	1,610	2,297	
—	—	408	750	1,100	
1,038	2,217	2,125	15,711	15,627	2.
$ 1,160	$ 7,290	$2,205	$ 4,185	$ 6,300	3.
1,160	7,290	2,205	4,185	6,300	
—	—	—	—	—	
					4.
8,048	28,244	2,442	20,883	51,648	
81	311	15	265	565	
—	—	—	—	—	
$7,967	$27,933	$2,427	$20,618	$51,083	
—	—	—	—	—	5.
1,522	744	615	476	879	6.
—	—	—	—	75	7.
—	—	—	—	—	8.
—	—	—	—	—	9.
—	—	—	—	—	10.
235	479	122	663	872	11.
$12,264	$42,369	$8,197	$44,013	$78,233	12.
					13.
$ 8,551	$35,650	$5,026	$37,340	$69,702	
1,224	10,047	524	4,811	7,192	
7,327	25,603	4,502	32,529	62,510	
$ —	$ —	$ —	$ —	$ —	
—	—	—	—	—	
—	—	—	—	—	
$ —	$ 3,405	$ —	$ —	$ —	14.
—	3,405	—	—	—	
—	—	—	—	—	
—	—	49	—	—	15.
—	—	—	—	—	16.
—	—	—	—	100	17.
—	—	—	—	—	18.
—	—	—	—	—	19.
80	234	41	396	466	20.
$ 8,631	$39,289	$5,116	$37,736	$70,268	21.
—	—	—	—	—	22.
$ —	$ —	$ —	$ —	$ —	23.
2,000	1,457	1,780	400	849	24.
1,978	1,456	879	1,000	583	25.
(345)	167	422	4,877	6,533	26.
—	—	—	—	—	27.
$ 3,633	$ 3,080	$3,081	$ 6,277	$ 7,965	28.
$12,264	$42,369	$8,197	$44,013	$78,233	29.

	B-234 *THE BANK OF WAVERLY WAVERLY 3 OFFICES	B-609 CITIZENS AND FARMERS BANK WEST POINT 6 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 3,862	$ 7,445
a. Noninterest-bearing balances & currency & coin	1,562	7,345
b. Interest-bearing balances	2,300	100
2. Securities	19,440	35,114
3. Federal Funds sold and securities purchased under agreements to resell	$ 2,450	$ 3,180
a. Federal funds sold	2,450	3,180
b. Securities purchased under agreements to resell	—	—
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	23,079	85,296
b. LESS: Allowance for loan and lease losses	276	453
c. LESS: Allocated transfer risk reserve	—	—
d. Loans and leases, net of unearned income, allowance, and reserve	$22,803	$ 84,843
5. Assets held in trading accounts	—	—
6. Premises and fixed assets	693	3,066
7. Other real estate owned	—	—
8. Investments in unconsolidated subsidiaries and associated companies	—	—
9. Customers' liability to this bank on acceptances outstanding	—	—
10. Intangible assets	—	—
11. Other assets	810	1,954
12. TOTAL ASSETS	$50,058	$135,602
LIABILITIES		
13. Deposits:		
a. In domestic offices	$41,168	$115,432
(1) Noninterest-bearing	6,277	16,704
(2) Interest-bearing	34,891	98,728
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
(1) Noninterest-bearing	—	—
(2) Interest-bearing	—	—
14. Federal funds purchased and securities sold under agreements to repurchase	$ —	$ 1,577
a. Federal funds purchased	—	—
b. Securities sold under agreements to repurchase	—	1,577
15. Demand notes issued to the U.S. Treasury	—	—
16. Other borrowed money	30	—
17. Mortgage indebtedness and obligations under capitalized leases	—	—
18. Bank's liability on acceptances executed and outstanding	—	—
19. Notes and debentures subordinated to deposits	—	—
20. Other liabilities	500	1,784
21. TOTAL LIABILITIES	$41,698	$118,793
22. Limited-life preferred stock	—	—
EQUITY CAPITAL		
23. Perpetual preferred stock	$ —	$ —
24. Common stock	2,500	2,753
25. Surplus	500	455
26. Undivided profits and capital reserves	5,360	13,601
27. Cumulative foreign currency translation adjustments	—	—
28. TOTAL EQUITY CAPITAL	$ 8,360	$ 16,809
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	$50,058	$135,602

*Member of Federal Reserve System

DECEMBER 31, 1988 (IN THOUSANDS OF DOLLARS)

B-481 FARMERS BANK, WINDSOR, VIRGINIA WINDSOR	B-945 *FIRST COMMONWEALTH BANK WISE	B-911 *FIRST VIRGINIA BANK-SHENANDOAH VALLEY WOODSTOCK	
1 OFFICE	1 OFFICE	9 OFFICES	
$ 1,609	$ 2,313	$ 6,954	1.
1,509	1,818	6,954	
100	495	—	
8,979	14,198	29,114	2.
$ —	$ 1,430	$ —	3.
—	1,430	—	
—	—	—	
			4.
40,291	14,999	108,009	
197	288	1,235	
—	—	—	
$40,094	$14,711	$106,774	
—	—	—	5.
957	673	1,839	6.
—	—	—	7.
—	—	—	8.
—	—	—	9.
—	—	—	10.
968	480	1,868	11.
$52,607	$33,805	$146,549	12.
			13.
$42,563	$29,442	$129,578	
5,632	4,954	21,138	
36,931	24,488	108,440	
$ —	$ —	$ —	
—	—	—	
—	—	—	
$ —	$ —	$ 4,660	14.
—	—	4,660	
—	—	—	
—	—	—	15.
—	—	—	16.
—	—	—	17.
—	—	—	18.
—	—	—	19.
348	156	1,427	20.
$42,911	$29,598	$135,665	
—	—	—	22.
$ —	$ —	$ —	23.
400	1,450	2,030	24.
2,000	1,450	1,596	25.
7,296	1,307	7,258	26.
—	—	—	27.
$ 9,696	$ 4,207	$ 10,884	28.
$52,607	$33,805	$146,549	29.

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

* Albemarle Bank and Trust Company,
d/b/a F&M Bank—Charlottesville
1425 Seminole Trail
Charlottesville 22901 (Albemarle County)
C.E.O.—Wayne L. Turner, Chairman of the Board
Cashier—Barbara G. Updike
Brs: Albemarle County—
Valley Street, Scottsville
2208 Ivy Road
5th Street Extended & Harris Road

* American Bank
3301-03 Washington Avenue
Newport News 23607
C.E.O.—Paul K. Paulk, President
Cashier—V. S. Knox
Brs: City of Newport News—
2600 Jefferson Avenue
12464 Warwick Boulevard

* Arlington Bank
1550 Wilson Boulevard
Arlington 22209 (Arlington County)
C.E.O.—Bernard H. Clineburg, President
Cashier—Barbara L. Martinez
Brs: Arlington County—
4233 Wilson Boulevard
Fairfax County—
8601 Westwood Center Drive, Suite F, Vienna

Bank of Alexandria, The
1717 King Street
Alexandria 22314
C.E.O.—J. D. Holden, President
Cashier—J. R. Lucas, Jr.
Br: City of Alexandria—
507 King Street

Bank of Buchanan
Main Street
P.O. Box 339
Buchanan 24066 (Botetourt County)
C.E.O.—H. W. Steger, III, President
Cashier—J. G. Lipes

* Bank of Carroll
410 Main Street
P.O. Box 699
Hillsville 24343 (Carroll County)
C.E.O.—J. W. Sutherland, President
Cashier—Betty L. Slone
Brs: City of Galax—
1100 East Stuart Drive
Carroll County—
U.S. Highway 52 & State Route 927, Cana
Southwest corner of Stuart and Meadowview Drives, Hillsville

Bank of Charlotte County, The
Berkley & Charlotte Streets
P.O. Box 336
Phenix 23959 (Charlotte County)
C.E.O.—B. A. Howard, President
Cashier—R. D. Sublett
Brs: Campbell County—
Water Street & Lynchburg Avenue, Brookneal
Charlotte County—
Main Street, Charlotte Courthouse
26 King Street, Keysville

* Bank of Clarke County
2 East Main Street
P.O. Box 391
Berryville 22611 (Clarke County)
C.E.O.—L. M. Ewing, President
Cashier—C. C. Wisecarver
Br: Clarke County—
Boyce

Bank of the Commonwealth
403 Boush Street
Norfolk 23510
C.E.O.—E. J. Woodard, Jr., President
Cashier—E. J. Whitehurst
Brs: City of Norfolk—
201 South Granby Mall
4101 Granby Street
City of Virginia Beach—
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Bank of Essex
Prince Street
P.O. Box 965
Tappahannock 22560 (Essex County)
C.E.O.—Earl R. Johnston, President
Operations Officer—J. B. Tignor
Brs: Essex County—
U.S. Routes 17 & 360
Rappahannock Shopping Center, Tappahannock
King William County—
U.S. Route 360 & Route 30, Central Garage

Bank of Fincastle, The
17 Roanoke Street
Fincastle 24090 (Botetourt County)
C.E.O.—John F. Kilby, Ex. V.P.
Cashier—J. R. Craft
Br: Botetourt County—
U.S. Route 220, South, Daleville

Bank of Floyd, The
Main Street
P.O. Box 215
Floyd 24091 (Floyd County)
C.E.O.—B. W. Thompson, Ex. V.P.
Cashier—G. A. Owen, Jr.

Bank of Franklin, The
100 East Fourth Avenue
P.O. Box 594
Franklin 23851
C.E.O.—J. R. Bryant, President
Cashier—J. R. Bryant
Brs: City of Franklin—
201 North College Drive

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Bank of Franklin, The (Cont.)
Isle of Wight County—
Airway Shopping Center, U.S. Highway 58, East
Southampton County—
Shands Shopping Center, 58 East, Courtland

Bank of Hampton Roads
201 Volvo Parkway
Chesapeake 23320
C.E.O.—Jack W. Gibson, President
Treasurer—Linwood L. Nelms, Jr.

Bank of Isle of Wight
1803 South Church Street
P.O. Box 429
Smithfield 23430 (Isle of Wight County)
C.E.O.—R. E. Spencer, Jr., President
Cashier—Tracy J. Nelms

* Bank of Lancaster
100 Main Street
P.O. Box 1869
Kilmarnock 22482 (Lancaster County)
C.E.O.—R. M. Falls, President
Cashier—J. B. Shearin, Jr.

* Bank of Loudoun
30 Catoctin Circle, S.E.
Leesburg 22075 (Loudoun County)
C.E.O.—Kenneth L. Crovo, President
Cashier—Noel A. Schweitzer

* Bank of Marion, The
102 West Main Street
Marion 24354 (Smyth County)
C.E.O.—W. D. Smith, President
Cashier—H. L. Blevins, Jr.
Brs: Smyth County—
1600 North Main Street, Marion
South Main Street & Washington Avenue, Marion
Parcel "E", U.S. Highway 11, Chilhowie

Bank of McKenney, Incorporated, The
P.O. Box 370
McKenney 23872 (Dinwiddie County)
C.E.O.—A. Ford Zehimer, President
Cashier—C. F. Baskerville, III

Bank of Northern Virginia, The
1010 North Glebe Road
Arlington 22201 (Arlington County)
C.E.O.—Robert F. Kelleher, President
Cashier—E. L. V. Shorr

Bank of Northumberland, Incorporated
P.O. Box 9
Heathsville 22473 (Northumberland County)
C.E.O.—R. L. Covington, President
Cashier—I. C. Sampson
Brs: Northumberland County—
U.S. Route 360, Callao
Southwest corner of U.S. Route 360 & State Route 200, Burgess

Bank of the Potomac, Inc.
230 Herndon Parkway
Herndon 22070 (Fairfax County)
C.E.O.—Thom F. Hanes, President
Cashier—Mason L. Kimble

Bank of Rockbridge
Post Office Box 5
Raphine 24472 (Rockbridge County)
C.E.O.—W. L. Tucker, III, President
Cashier—M. F. Chittun
Brs: City of Buena Vista—
1002 Magnolia Avenue
Augusta County—
U.S. Route 11, Greenville
Rockbridge County—
State Route 252, Brownsburg
U.S. Route 11, Fairfield
College Square Shopping Center, U.S. Route 11, North

Bank of Shawsville
Route 460, P.O. Box 67
Shawsville 24162 (Montgomery County)
C.E.O.—J. E. Pearman, Jr., President
Cashier—A. T. Harless
Br: City of Salem—
West Main Street & Kessling Avenue

Bank of Southside Virginia, The
State Route 618
P.O. Box 392
Carson 23830 (Dinwiddie County)
C.E.O.—J. H. Clements, Chairman/President
Cashier—C. C. Chappell
Brs: City of Petersburg—
2703 South Crater Road
Dinwiddie County—
U.S. Route 1 & State Route 226, Dinwiddie
Greensville County—
U.S. Route 58 & Secondary Highway 686
Prince George County—
Prince George
Sussex County—
Jarratt
Stony Creek

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374 (Wythe County)
C.E.O.—Charles C. Henley, President
Operations Officer—Joyce G. Wolford
Brs: Pulaski County—
1105 Bob White Boulevard, Pulaski
Wythe County—
Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

* Bank of Suffolk
101 East Washington Street
Suffolk 23434
C.E.O.—R. H. Braford, President
Cashier—B. I. Wainwright, Jr.
Brs: City of Suffolk—
1000 North Main Street
1608 Holland Road
625 East Washington Street

Bank of Sussex and Surry, The
205 Railroad Avenue
P.O. Box 10
Wakefield 23888 (Sussex County)
C.E.O.—D. E. Brittle
Cashier—D. E. Brittle
Br: Southhampton County—
Main Street, Ivor

* Bank of Tazewell County
306 East Main Street
P.O. Box 687
Tazewell 24651 (Tazewell County)
C.E.O.—R. E. Dodson, President
Cashier—A. A. Crouse
Brs: Tazewell County—
511 Virginia Avenue, Bluefield
2070 Leatherwood Lane, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Bank of Tidewater, The
1548 Laskin Road
Virginia Beach 23451
C.E.O.—J. B. Harrison, Jr., Chairman
Cashier—E. A. Duke
Brs: City of Chesapeake—
1201 North Battlefield Boulevard
City of Virginia Beach—
5225 Providence Road
713 Independence Boulevard, Giant Square Shopping Center

Bank of Waverly, The
Main and Bank Streets
P.O. Box 47
Waverly 23890 (Sussex County)
C.E.O.—G. T. McCall, Ex. V.P.
Cashier—O. L. Staples, Jr.
Brs: Sussex County—
State Routes 735 & 634, Sussex
Bank Street, Waverly (D-I)

Big Stone Gap Bank and Trust Company
621 Wood Avenue, East
Big Stone Gap 24219 (Wise County)
C.E.O.—Kenneth L. Crank, Ex. V.P.
Cashier—Kenneth L. Crank (Acting)

Blue Grass Valley Bank, The
6 Main Street
P.O. Box 6
Blue Grass 24413 (Highland County)
C.E.O.—O. R. Sponaugle, Ex. V.P.
Cashier—J. L. Schooler

Blue Ridge Bank
213 North Locust Street
P.O. Box 139
Floyd 24091 (Floyd County)
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—C. P. Kessler
Brs: City of Radford—
1900 Norwood Street
Montgomery County—
200 College Street, N.W., Christiansburg

* Burke & Herbert Bank & Trust Company
100 South Fairfax Street
P.O. Box 268
Alexandria 22314
C.E.O.—C. S. T. Burke, Jr., President
Cashier—C. K. Collum, Jr.
Brs: City of Alexandria—
306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street
Arlington County—
500 South 23rd Street
Fairfax County—
5731 Telegraph Road
8736-38 Cooper Road

* Business Bank, The
8399 Leesburg Pike
Vienna 22180 (Fairfax County)
C.E.O.—Sheri VanVranken, President
Cashier—S. A. Stakes

* Central Fidelity Bank
Central Fidelity Bank Building
James Center
1210 East Cary Street
Richmond 23219
C.E.O.—C. L. Saine, Chairman
Secretary—W. N. Stoyko
Brs: City of Alexandria—
1101 King Street
Transpotomac Canal Center, 11 Canal Center, Suites 101 & 103
City of Bedford—
115 West Main Street
City of Buena Vista—
2101 Forest Avenue
City of Charlottesville—
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29
City of Chesapeake—
1064 George Washington Highway
City of Colonial Heights—
1603 Boulevard
3002 Boulevard
City of Emporia—
401 South Main Street
642 South Main Street
524 North Main Street

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Central Fidelity Bank (Cont.)
- City of Fredericksburg—
  - 614 Princess Anne Avenue
  - 325 Jefferson Davis Highway
- City of Hampton—
  - 2409 Kecoughtan Road
  - 2328 West Mercury Boulevard
  - 5003 West Mercury Boulevard
  - 4018 West Mercury Boulevard
  - 608 East Mercury Boulevard
- City of Hopewell—
  - Cavalier Square Shopping Center
- City of Lynchburg—
  - 828 Main Street
  - 7113 Timberlake Road
  - #1650 General Electric Company, #1 Mountain View Road
  - 4925 Boonsboro Road
  - 5204 Fort Avenue
  - 3515 Campbell Avenue
  - 3225 Old Forest Road
  - 2304 Langhorne Road
  - 4105 Boonsboro Road
  - 3408 Candlers Mountain Road
- City of Manassas—
  - 9210 Church Street
  - 8441 Sudley Road
- City of Newport News—
  - 600 Thimble Shoals Boulevard
  - 2700 Washington Avenue
  - 10454 Jefferson Avenue
  - 398 Denbigh Boulevard
  - 956 J. Clyde Morris Boulevard
- City of Norfolk—
  - 70 Janaf Shopping Center, Virginia Beach Boulevard
  - World Trade Center, Waterside Drive & Main Street
  - 201 West 21st Street
  - 240 East Little Creek Road
  - 7530 Tidewater Drive
- City of Petersburg—
  - 144 North Sycamore Street
  - 2128 South Crater Road
- City of Poquoson—
  - 2 Little Florida Road
- City of Portsmouth—
  - High & Crawford Streets
  - 4241 Portsmouth Boulevard
  - 5820 High Street, West
  - 3718 George Washington Highway
  - 900 Frederick Boulevard
  - 2021 Victory Boulevard
- City of Radford—
  - 1020 Norwood Street
- City of Richmond—
  - 1800 Chamberlayne Avenue
  - 3063 Hull Street
  - 801 East Main Street
  - 50 West Commerce Road
  - Marshall at Third Street
  - 415 Belt Boulevard
  - 3501 West Broad Street
  - 5803 Grove Avenue
  - 219 East Broad Street
  - 8101 Brook Road
  - 5903 Midlothian Turnpike
- City of Roanoke—
  - 111 Franklin Road
  - 3565 Orange Avenue
  - 1401 Hershburger Road, N.W.
  - Crossroads Mall, Hershberger Road (D-I)
- City of Salem—
  - Electric Road & Midland Road
- City of Suffolk—
  - 201 North Main Street
  - 907 West Washington Street
- City of Virginia Beach—
  - 1608 Laskin Road
  - 5131 Princess Anne Road
  - 2777 Virginia Beach Boulevard
  - 1612 Independence Boulevard
  - 125 Independence Boulevard
  - 6213 Indian River Road
  - Indian River & Princess Anne Roads
  - 2965 Shore Drive
  - 2129 General Booth Boulevard
  - 1832 Kempsville Road
  - 2110 Great Neck Road
  - 881 Lynnhaven Parkway
  - 4876 Princess Anne Road
  - 1615 General Booth Boulevard
  - 3809 Princess Anne Road
- City of Williamsburg—
  - 1006 Richmond Road
  - Accomack County—
  - U.S. Route 13 & State Route 702, Oak Hall
  - Dunne Avenue, Parksley
- Albemarle County—
  - U.S. Route 29 & State Route 649
  - Albemarle Square Shopping Center, Rio Road & U.S. Route 29, N.
- Amelia County—
  - 20 Washington Avenue, Amelia
- Amherst County—
  - 617 Main Street, Amherst
  - Route 29, North, Madison Heights
- Appomattox County—
  - Corner of Moses & Court Streets, Appomattox
- Arlington County—
  - 2026 Wilson Boulevard
  - 1901 North Moore Street
- Bedford County—
  - Corner of State Routes 122 & 24
- Botetourt County—
  - Main & Water Streets, Buchanan
  - Mountain View Shopping Plaza, U.S. Route 11, Troutville

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Central Fidelity Bank (Cont.)
- Campbell County—
  - 600 Main Street, Altavista
  - U.S. Route 460, Bonsock
  - 23A Main Street, Brookneal
  - 90 Main Street, Rustburg
  - 9601 Timberlake Road
- Charlotte County—
  - Main Street, Drakes Branch
- Chesterfield County—
  - 7300 Petersburg Pike
  - 2749 McRae Road
  - 20815 Chesterfield Avenue
  - 11124 Midlothian Turnpike
  - Oxbridge Square Shopping Center, 9961 Hull Street Road
  - 10400 Midlothian Turnpike
  - 13323 Midlothian Turnpike
- Culpeper County—
  - 151 North Main Street
  - 307 South Gate Shopping Center
  - 806 Nottingham Avenue
- Fairfax County—
  - Tyson's Corner, 8117 Leesburg Pike, Vienna
  - 5802 Columbia Pike
  - 9516 Old Keene Mill Road, Burke
  - 14000 Sulleyfield Circle, Chantilly
  - 12218 Leesburg Pike, Herndon
  - 501 Elden Street, Herndon
  - 2374 Hunters Wood Plaza, Reston
  - 1861 Wiehle Avenue, Suite 100, Reston
  - 6200 Backlick Road, Springfield
  - 2903 Gallows Road
  - 5127-A Leesburg Pike
  - 3050 Chain Bridge Road
  - 6020 Richmond Highway
- Halifax County—
  - U.S. Route 501 & State Route 129, Halifax
  - 70 S. Main Street, Halifax
- Hanover County—
  - Brandy Hill Plaza, 6549 Mechanicsville Pike
- Henrico County—
  - Byrd Airport Terminal Building
  - 7101 West Broad Street Road
  - 109 East Nine Mile Road
  - 7702 Parham Road
  - 5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
  - 9000 Patterson Avenue
  - 2420 Staples Mill Road
  - 5215 Williamsburg Road
  - 5001 Nine Mile Road
  - 12410 Gayton Road
  - 9110 West Broad Street Road
- Lunenburg County—
  - Sixth & Broad Streets, Kenbridge
- Mecklenburg County—
  - 525 North Main Street, Chase City
  - Virginia Avenue & Fourth Street, Clarksville
- Montgomery County—
  - 2105 Roanoke Street, Christiansburg
  - 4 East Main Street, Christiansburg
  - 920 University City Boulevard, University Mall, Blacksburg
  - 215 North Main Street, Blacksburg
- Nelson County—
  - Routes 151 & 634, Nellysford
- Nottoway County—
  - 200 South Main Street, Blackstone
- Pittsylvania County—
  - 2 North Main Street, Chatham
  - Tightsqueeze Plaza, Routes 39 & 703, Chatham (D-I)
- Prince Edward County—
  - 127 North Main Street, Farmville
- Prince William County—
  - 2201 Old Bridge Road
- Roanoke County—
  - 4110 Brambleton Avenue, S.W.
  - 1111 Washington Avenue
- Rockbridge County—
  - Route 130 & State Route 759, Natural Bridge Station
- Smyth County—
  - Route 11 & State Route 107, Chilhowie
- Spotsylvania County—
  - 4230 Plank Road
- Sussex County—
  - U.S. Route 301 & State Route 139
- Washington County—
  - 102 Wall Street, S.W., Abingdon
  - 210 Valley Street, N.E., Abingdon
  - Abingdon-Bristol Highway, Abingdon
- York County—
  - U.S. Route 17, York Square Shopping Center, Grafton
  - 455 Merrimac Trail

EFT:
- City of Charlottesville—
  - Angus Road & U.S Route 29, North
- City of Fredericksburg—
  - 1023 Leavells Road
- City of Lynchburg—
  - 2304 Langhorn Road
  - 3225 Old Forest Road
  - 7113 Timberlake Road
- City of Richmond—
  - 5803 Grove Avenue
  - 415 Belt Boulevard
- Amherst County—
  - U.S. Route 29, North, Madison Heights
- Chesterfield County—
  - 11124 Midlothian Turnpike
- Culpeper County—
  - 307 Southgate Shopping Center

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Central Fidelity Bank (Cont.)
Fairfax County—
2374 Hunters Wood Plaza, Reston
501 Elden Street, Herndon
Henrico County—
5100 Meadowood Square Shopping Center
9000 Patterson Avenue
5001 Nine Mile Road
Montgomery County—
Virginia Tech Bookstore, Blacksburg
Dietrick Dining Hall, Virginia Tech
Prince William County—
8385 Sudley Road

* Central Virginia Bank
U.S. Route 60
P.O. Box 39
Powhatan 23139 (Powhatan County)
C.E.O.—R. L. Lyons, President
Cashier—F. W. Kidd
Brs: Chesterfield County—
Village Marketplace Shopping Center, Midlothian Turnpike & Old Buckingham Drive
Cumberland County—
Intersection of States Route 45 & 649, Cartersville

* Chesapeake Bank & Trust
672 Battlefield Boulevard, North
P.O. Box 1848
Chesapeake 23320
C.E.O.—J. M. Fail, President
Cashier—B. S. Scheepers
Brs: City of Chesapeake—
1001 Poindexter Street
601 Battlefield Boulevard, South
Battlefield Professional Park, 109 Wimbledon Square
1080 George Washington Highway
City of Portsmouth—
1000 Airline Boulevard
444 Crawford Street
4940 West Norfolk Road

Citizens Bank of Tazewell
643 East Riverside Drive
P.O. Box 628
Tazewell 24651 (Tazewell County)
C.E.O.—Monte K. Rife, V.P.
Cashier—M. R. Laxton

Citizens Bank and Trust Company
126 South Main Street
P.O. Box 386
Blackstone 23824 (Nottoway County)
C.E.O.—J. A. Wilson, Jr., President
Cashier—C. B. Cordle, Jr.
Brs: Amelia County—
State Route 38 & Church Street, Amelia
Nottoway County—
101 North Main Street, Blackstone (D-I)
210 Carter Street, Crewe
Agnew Street & Namozine Avenue, Burkeville

* Citizens and Farmers Bank
8th and Main Streets
P.O. Box 391
West Point 23181 (King William County)
C.E.O.—W. T. Robinson, Chairman
Cashier—R. Randall Gilliam
Brs: James City County—
U.S. Route 60 & State Route 607
Longhill & Olde Towne Roads
King William County—
14th & Main Streets, West Point
New Kent County—
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
EFT: King William County
19th Street & King William Avenue, West Point

Coastal Virginia Bank
5472 Indian River Road
Suite 201
Virginia Beach 23464
C.E.O.—Jack D. Bowers, President
Operations Officer—P. C. Larson

* Commerce Bank
3450 Pacific Avenue
Virginia Beach 23451
C.E.O.—G. R. Aston, Jr., President
Cashier—G. T. McDonald
Brs: City of Chesapeake—
3113 Western Branch Boulevard
1809 Greenbrier Parkway
681-A North Battlefield Boulevard
City of Hampton—
2189 Cunningham Drive
City of Newport News—
12437 Warwick Boulevard
603 Pilot House Drive
City of Norfolk—
150 Boush Street
City of Portsmouth—
3010 Tyre Neck Road
3301 High Street
500 Crawford Street
5515 Portsmouth Boulevard
City of Virginia Beach—
4524 Holland Road
930 First Colonial Road
5101 Cleveland Street, Suite 101

Commerce Bank of Virginia
11500 West Broad Street
Richmond 23233 (Henrico County)
C.E.O.—Richard C. Huffman, President
Cashier—Ronald L. Dudley

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Commerce Bank of Virginia (Cont.)
Br: Hanover County—
State Routes 637 & 656, Ashland

CommonWealth Bank, The
9310 Midlothian Turnpike
P.O. Box 35036
Richmond 23235 (Chesterfield County)
C.E.O.—Donald E. Wheeler, President
Cashier—Richard E. Mayton, Jr.

Community Bank, The
200 North Sycamore Street
Petersburg 23803
C.E.O.—N. S. Jones, III, President
Cashier—L. M. Umphlett
Brs: City of Colonial Heights—
2000 Snead Avenue
City of Petersburg—
9 West Tabb Street (D-I)
2618 South Crater Road
1104 West Washington Street
Chesterfield County—
Corner of West Hundred Road & Winfree Avenue

Community Bank & Trust Company of Virginia
Enterprise Street and Free Court
Sterling 22170 (Loudoun County)
C.E.O.—James N. Newsome, President
Cashier—Stephen E. Wagner

* Community Trust Bank
303 County Street
Portsmouth 23704
C.E.O.—Maury W. Cooke, President
Chief Financial Officer—E. Regis Lauer, III

* Consolidated Bank and Trust Company
320 North First Street
Richmond 23240
C.E.O.—V. W. Henley, President
Treasurer—Carol T. Bryant
Brs: City of Richmond—
1806 Creighton Road
3009 Hull Street Road

County Bank of Chesterfield
10400 Hull Street Road
Midlothian 23113 (Chesterfield County)
C.E.O.—Thomas H. Caffrey, Jr., President
Cashier—Zirkle Blakey, III
Br: Chesterfield County—
Ironbridge Road & Irongate Drive

* Crestar Bank
919 East Main Street
Richmond 23219
C.E.O.—R. G. Tilghman, President
Secretary—J. C. Clark, III
Brs: City of Alexandria—
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5701 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2111 Eisenhower Avenue
3610-H King Street
City of Charlottesville—
2117 Ivy Road
402 Park Street
City of Chesapeake—
2421 Bainbridge Boulevard
320 South Battlefield Boulevard
1124 George Washington Highway (D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
1321 Battlefield Boulevard, North
Campostella Corners Shopping Center, Military Highway & Campostella Road
City of Fairfax—
4085 Chain Bridge Road
City of Franklin—
117 West Second Avenue
City of Hampton—
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oakes Boulevard
City of Harrisonburg—
180 East Market Street
1300 South Main Street
City of Hopewell—
200-204 North Main Street
City of Lexington—
708 South Main Street
45 South Main Street
City of Lynchburg—
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center
City of Manassas—
Manassas Junction Shopping Center, Centerville Road & Liberia Avenue
City of Martinsville—
134 East Church Street
1105 Spruce Street
902 Bridge Street
City of Newport News—
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
749-A Thimble Shoals Boulevard
10814 Warwick Boulevard

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Crestar Bank (Cont.)
City of Norfolk—
Five Main Plaza, East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
5424 Robin Hood Road
City of Petersburg—
898 East Washington Street (D-I)
1340 West Washington Street
1941 South Sycamore Street
City of Portsmouth—
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street
City of Radford—
1000 Norwood Street
1st & Kent Streets
City of Richmond—
206 East Main Street
1101 Azalea Avenue
2500 East Broad Street
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street
2108 West Laburnum Avenue
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street
3513 West Cary Street (D-I)
City of Roanoke—
1828 Electric Road
3402 Plantation Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
3557 Franklin Road, S.W.
City of Salem—
1425 West Main Street
City of South Boston—
410 Main Street
City of Staunton—
8-14 West Beverly Street
1410 Churchville Avenue
111 Greenville Avenue
638 North Coalter Street
City of Suffolk—
123 North Main Street
6617 Holland Road
City of Virginia Beach—
3322 Holland Road
Intersection of Lynnhaven Parkway & Frankel Lane
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
3334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard
Dam Neck Parkway & General Booth Boulevard
City of Waynesboro—
1100 West Broad Street
Shenandoah Village Outlet Mall, 600 Shenandoah Village Drive
City of Williamsburg—
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street
Accomack County—
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter
Albemarle County—
U.S. Route 29, North & Rio Road
Amherst County—
U.S. Route 29, North & Dillard Road, Madison Heights
Arlington County—
3040 North Fairfax Drive
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road
4601 North Fairfax Drive
Campbell County—
9604 Timberlake Road
Charlotte County—
24-26 King Street, Keysville
Chesterfield County—
10100 Hull Street Road
2065 Huguenot Road
4830 Jefferson Davis Highway
Midlothian Turnpike & Crowder Drive
Bermuda Square Shopping Center, 11551 Jefferson Davis Highway, Chester
10300 Midlothian Turnpike
Fairfax County—
2000 Huntington Avenue
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belovir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

- Crestar Bank (Cont.)
    - 7900 Westpark Drive, McLean
    - 1601 Washington Plaza, West, Reston
    - 6909 Old Keene Mill Road, Springfield
    - 6686 Franconia Road, Springfield
    - 515 Maple Avenue East, Vienna
    - 12th & Gunston Road, Fort Belvoir
    - Centennial Park Drive & Sunrise Valley Drive, Reston
    - 3110 Fairview Park Drive
    - 1430 Springhill Road, Tysons Dulles Plaza
  - Franklin County—
    - 101 South Main Street, Rocky Mount
  - Gloucester County—
    - Main Street, Gloucester Courthouse
    - Gloucester Point
  - Halifax County—
    - Seventh Street, Virgilina
    - 4027 Halifax Road, Centerville
  - Hanover County—
    - State Route 739, Beverdam
    - U.S. Route 1 & State Route 602, Doswell
    - U.S. Route 301 & State Route 646
    - 6008 Mechanicsville Pike, Mechanicsville
  - Henrico County—
    - 1129 Gaskins Road
    - 4307 Williamsburg Road
    - Staples Mill Road & Glenside Drive
    - 1601 Willow Lawn Drive
    - 6501 West Broad Street Road
    - 1500 Parham Road
    - 2694 Williamsburg Road
    - U.S. Route 1 & Parham Road
    - 9072 West Broad Street Road, Tuckernuck Square Shopping Center
    - 7818 Parham Road
  - Henry County—
    - Marshall Way, Fieldale
    - State Routes 609 & 57, Fieldale
    - Virginia Avenue & Daniels Creek Road, Collinsville
    - U.S. Route 220 & State Route 724, Ridgeway
    - U.S. Route 58
  - James City County—
    - U.S. Route 60 & State Route 614, Lightfoot
  - Northampton County—
    - U.S. Route 13 & State Route 639, Cheriton
    - U.S. Route 13, Nassawadox
  - Patrick County—
    - West Blue Ridge Avenue, Stuart
  - Pittsylvania County—
    - Main Street, Gretna
  - Prince George County—
    - Fort Lee, Mahone Avenue, Building P-4307 (F)
  - Prince William County—
    - 4150 Dale Boulevard
    - State Route 234, Westgate Shopping Center
    - U.S. Route 1, Bridgewood Shopping Center, Woodbridge
  - Pulaski County—
    - New River Shopping Center
    - Routes 114 & 600
  - Roanoke County—
    - 7227 Williamson Road
    - 4025 Brambleton Avenue
    - Colonial Avenue & Electric Road
  - Rockbridge County—
    - U.S. Route 11, North
  - Rockingham County—
    - 1905 East Market Street
  - Shenandoah County—
    - 9397 Congress Street, New Market
    - Stoney Creek Boulevard, Edinburg
  - Spotsylvania County—
    - 8970 Courthouse Road, Spotsylvania Courthouse
    - 5101 Jefferson Davis Highway
    - State Route 3 & Secondary Route 710
  - York County—
    - U.S. Route 17, Grafton
    - 707 Merrimac Trail
    - U.S. Route 60, & McLaws Circle
  - EFT City of Martinsville—
    - Patrick Henry Mall, East Church Street
    - K-Mart Shopping Center, U.S., 220, South
    - 247-251 Commonwealth Boulevard

Dickenson-Buchanan Bank
State Route 83, East
P.O. Box BB
Haysi 24256 (Dickenson County)
C.E.O.—G. C. Sutherland, Jr., Ex. V.P.
Cashier—Jerry Sutherland, Jr.

- Brs: Buchanan County—
  - State Routes 80 & 600, Davenport
- Dickenson County—
  - McClure Avenue, Clintwood

Eastville Bank, The
U.S. Route 13
Eastville 23347 (Northampton County)
C.E.O.—R. L. Simpson, President
Cashier—C. W. Dickinson, IV

Fairfax Bank & Trust Company
4117A Chain Bridge Road
P.O. Box 1087
Fairfax 22030
C.E.O.—C. E. Curtis, President
Cashier—C. E. Curtis

- Brs: Fairfax County—
  - 14006 Lee-Jackson Highway, Chantilly
  - 8221 Old Courthouse Road, Vienna
  - 5105 Westfield Boulevard, Centreville

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Farmers Bank, Windsor, Virginia
1 West Windsor Boulevard
P.O. Box 285
Windsor 23487 (Isle of Wight County)
C.E.O.—R. J. Holland, Chairman of the —Board
Cashier—R. J. Holland, Jr.

• Farmers & Merchants Bank
205 Main Street
P.O. Box F
Timberville 22853 (Rockingham County)
C.E.O.—D. B. Todd, President
Cashier—N. K. Gordon
Brs: Rockingham County—
State Route 259, Broadway
127 Rockingham Street, Elkton

• Farmers & Merchants Bank of Craig County, The
306 Main Street
P.O. Box 218
New Castle 24127 (Craig County)
C.E.O.—J. W. Bostic, Jr., Ex.V.P.
Cashier—P. W. Shelton

• Farmers & Merchants Bank—Eastern Shore
U.S. Route 13, P.O. Box 623
Onley 23418 (Accomack County)
C.E.O.—H. B. Rew, Jr., President
Cashier—T. D. Duer
Brs: Accomack County—
U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

• Farmers and Miners Bank
403 West Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—T. M. Estep, Ex. V.P.
Cashier—D. A. Barnett
Brs: Lee County—
U.S. Route 58 & State Route 673, Rose Hill
U.S. Route 58 & State Route 694

• First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101 (Fairfax County)
C.E.O.—M. L. Drewer, Jr., Chairman of the Board
Cashier—J. G. Manning
Brs: City of Alexandria—
1501 Duke Street
330 North Washington Street
326 King Street
1711 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
City of Chesapeake—
1636 South Military Highway
677 North Battlefield Boulevard
City of Fairfax—
4021 University Drive
9840 Main Street
City of Falls Church—
133 South Washington Street
City of Hampton—
1 South Armistead Avenue
Todds Lane & Big Bethel Road
2050 Coliseum Drive
4812 North Mercury Boulevard
4910 West Mercury Boulevard
30 South Mallory Street
4013 West Mercury Boulevard
City of Harrisonburg—
Warren Campus Center, James Madison University
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
932 West Market Street
City of Lexington—
22 South Main Street
102 Walker Street
City of Newport News—
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
2015 25th Street
12300 Jefferson Avenue, Suite 422
City of Norfolk—
5832 Virginia Beach Boulevard
7912 Halprin Drive
Boush & Charlotte Streets
City of Portsmouth—
3315 High Street
5798 Churchland Boulevard
City of Staunton—
239 North Central Avenue
833 Springhill Road
City of Virginia Beach—
770 Lynnhaven Parkway
1645 Independence Boulevard
304 Kellam Road
3333 Virginia Beach Boulevard
405 Witchduck Road
1201 Lake James Drive
1324 North Great Neck Road
City of Waynesboro—
216 South Wayne Avenue
2701 West Main Street
City of Winchester—
Corner of Pleasant Valley Road & Featherbed Lane
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
320 Westside Station Drive
Arlington County—
Washington National Airport
3149 North Washington Boulevard

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

First American Bank of Virginia (Cont.)
    5555 Columbia Pike
    1930 Jefferson Davis Highway
    3500 North Washington Boulevard
    1501 Wilson Boulevard
    1701 McKinley Road
    6500 Williamsburg Boulevard
    Fort Myer, Building 412, North Post
    1200 North Wilson Boulevard
    2300 South 9th Street
    1515 North Courthouse Road
    951 South George Mason Drive
    2213 North Glebe Road
    1111 Army-Navy Drive
    2001 Jefferson Davis Highway
    1011 North Stafford Street
    300 Columbia Pike (F)
  Fairfax County—
    8306 Richmond Highway
    6565 Little River Turnpike
    6911 Richmond Highway
    8770 Richmond Highway
    11944-L Fair Oaks Mall
    4260 John Marr Drive, Annandale
    7879 Heritage Drive, Annandale
    3090 Williams Drive
    1099 Elden Street, Herndon
    6635 Old Dominion Drive, McLean
    1356 Chain Bridge Road, McLean
    6592 Springfield Mall, Springfield
    6949 Commerce Street, Springfield
    200 Dominion Road, N.W., Vienna
    440 East Maple Avenue, Vienna
    5703 Burke Centre Parkway
    Centex Building 11260 Roger Bacon Drive, Reston
    10691 Braddock Road, University Mall
    13344-A Franklin Farm Road
    13880 Braddock Road, Centreville
  Frederick County—
    U.S. Route 50
  Loudoun County—
    13 North King Street, Leesburg
    153 South Catoctin Circle, Leesburg
    Routes 625, 636 & 838, Sterling
    Corner of Mulberry & Main Streets, Round Hill
    431 East Main Street, Purcellville
    110 Harry Flood Byrd Highway, Sterling
  Prince William County—
    1476 Davis Ford Road, Woodbridge
  Rockingham County—
    516 North Main Street, Bridgewater
  Warren County—
    200 Remount Road, Front Royal
  York County—
    Washington Square Shopping Center, State Route 17 & Dare Road, Grafton
  EFT: City of Harrisonburg—
    Gibbons Hall, James Madison University

First Bank and Trust Company, The
236 West Main Street
P.O. Box 457
Lebanon 24266 (Russell County)
  C.E.O.—W. H. Hayter, Ex.V.P.
  Cashier—W. H. Hayter
  Br: Washington County—
    Intersection of U.S. Highway 19 & Highway 11

First and Citizens Bank
P.O. Box 529
Monterey 24465 (Highland County)
  C.E.O.—Delbert Rexrode, Jr., V.P.
  Cashier—Delbert Rexrode, Jr.

First Commercial Bank
3801 Wilson Boulevard
Arlington 22203 (Arlington County)
  C.E.O.—J. B. Brockett, President
  Cashier—David Erickson
  Br: Arlington County—
    3801 Wilson Boulevard (D-I)

First Commonwealth Bank
204 West Main Street
P.O. Box 150
Wise 24293 (Wise County)
  C.E.O.—Sue Ellen Fleming, Ex.V.P.
  Cashier—D. K. Price

First Community Bank
U.S. Route 221 & State Route 666
P.O. Box 195
Forest 24551 (Bedford County)
  C.E.O.—J. L. Wynne, President
  Operations Officer—T. M. West
  Br: Campbell County—
    9009 Timberlake Road

First Security Bank
5002 Williamson Road, N.W.
Roanoke 24012
  C.E.O.—Frederick D. Query, President
  Cashier—Sheila F. McDaniel

* First State Bank
201 North Union Street
Danville 24541
  C.E.O.—S. L. Jennings, President
  Cashier—L. S. Patterson

* First Virginia Bank
6400 Arlington Boulevard
Falls Church 22046 (Fairfax County)
  C.E.O.—J. C. O'Donnell, President
  Cashier—M. G. Anzilotti

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

First Virginia Bank (Cont.)
Brs: City of Alexandria—
300 South Washington Street
Van Dorn Plaza Shopping Center, 233 S. Van Dorn Street
4999 Seminary Road
City of Fairfax—
10302 Willard Way
City of Falls Church—
191 West Broad Street
City of Fredericksburg—
1001 Princess Anne Street
1016 Princess Anne Street
200 William Street
401 Jefferson Davis Highway
City of Manassas—
9100 Center Street
8650 Centreville Road
Arlington County—
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2200 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
6745 Lee Highway
1469 Jefferson Davis Highway
2700 South Quincy Street
Fairfax County—
5836 North Kings Highway
1640 Belle View Boulevard
6118 Rose Hill Drive
6618 Richmond Highway
7000 Bland Street, Springfield
6862 Elm Street, McLean
7960 Fort Hunt Road
8650 Richmond Highway
8416 Arlington Boulevard
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7393-A Lee Highway, Falls Church
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke & Burke Lake Roads, Burke
13045 Lee Jackson Memorial Highway, Chantilly
7716 Telegraph Road, Hayfield
9915 Georgetown Pike, Great Falls
11100 South Lakes Drive, Reston
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2491 Chain Bridge Road, Oakton
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
8120 Old Courthouse Road, Vienna
14175 St. Germain Drive, Centreville
6045-A Burke Parkway, Burke
11230 Waples Mill Road
Fauquier County—
Vint Hill Farms Station, Warrenton (F)
530 Blackwell Road, Warrenton
King George County—
Dahlgren
State Routes 3 & 610, King George
Loudoun County—
115 Main Street, Purcellville
Loudoun Valley Shopping Center, Purcellville
101 Enterprize Street, Sterling
212 East Market Street, Leesburg
20921 Davenport Drive, Sterling
Northumberland County—
Callao
U.S. Route 360 & State Route 634, Heathsville
Prince William County—
7900 Sudley Road
14901 Washington Street, Haymarket
14000 Jefferson Davis Highway
14500 Smoketown Road, Woodbridge
12429 Hedges Run Drive, Lake Ridge
11670 Sudley Manor Road, Manassas
Spotsylvania County—
2062 Plank Road, Greenbrier Shopping Center
137 Spotsylvania Mall
2609 Lafayette Boulevard
Stafford County—
289 Garrisonville Road
Butler Road & Rodney Lane, Chatham Square Shopping Center
Westmoreland County—
Hague
416 Colonial Avenue, Colonial Beach
EFT: Spotsylvania County—
Spotsylvania Mall

* First Virginia Bank of Augusta
125 North Central Avenue
P.O. Box 575
Staunton 24401
C.E.O.—M. F. P. Willett, President
Cashier—L. E. Kirtner
Brs: City of Waynesboro—
105 Hopeman Parkway

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

First Virginia Bank of Augusta (Cont.)
Augusta County—
Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoore Street, Stuarts Draft
Routes 11 & 644

* First Virginia Bank—Central
Seminole Square Shopping Center
120 Seminole Court
Post Office Box 7466
Charlottesville 22906
C.E.O.—E. S. Yates, President
Cashier—K. W. Fitchett
Brs: City of Charlottesville—
2149 North Barracks Road
816 Cherry Avenue
305 East Jefferson Street
Albemarle County—
100 Riverbend Drive
State Route 240, Crozet Shopping Center, Crozet
Culpeper County—
Dominion Square Shopping Center, James Madison Highway & Belle Avenue
Orange County—
235 Madison Road, Orange

* First Virginia Bank—Clinch Valley
501 Railroad Avenue
Richlands 24641 (Tazewell County)
C.E.O.—Michael Fircetz, President
Cashier—L. E. Kirtner
Brs: Tazewell County—
U.S. Route 460 & State Route 719, Claypool Hill
U.S. Route 19/460 & State Route 16, Tazewell

* First Virginia Bank—Colonial
700 East Main Street
Richmond 23219
C.E.O.—W. H. McFaddin, President
Cashier—K. W. Fitchett
Brs: City of Colonial Heights—
3209 Boulevard
City of Richmond—
Stony Point Shopping Center, Huguenot Road
4710 Walmsley Boulevard
2604 Hull Street Road
200 East Belt Boulevard
5011 Brook Road
9 South 12th Street
Chesterfield County—
2501 West Hundred Road, Chester
7747 Midlothian Turnpike
13322 Midlothian Turnpike
11400 Midlothian Turnpike
6551 Centralia Road
Hanover County—
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville
700 England Street, Ashland
700 South Leadbetter Road, Ashland
Henrico County—
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center
2801 Parham Road
Laburnum Avenue & Finlay Road
Prince George County—
5320 Oaklawn Boulevard

First Virginia Bank—Commonwealth
4360 George Washington Memorial Highway
Grafton 23692 (York County)
C.E.O.—J. A. Nystrom, President
Cashier—K. W. Fitchett
Brs: City of Williamsburg—
300 Second Street
171 Monticello Avenue
Gloucester County—
Gloucester Courthouse
U.S. Route 17, Hayes
King & Queen County—
U.S. Route 33 & State Route 670, Mattaponi
Lancaster County—
Lancaster Square Shopping Center, Kilmarnock
Middlesex County—
Cross & Prince George Streets, Urbanna
Deltaville
Saluda
Surry County—
200 East Main Street

First Virginia Bank of the Cumberlands
Chase Street and Alley 7
P.O. Box 539
Clintwood 24228 (Dickenson County)
C.E.O.—Larry L. Richardson, President
Cashier—L. E. Kirtner
Brs: Wise County—
Pound
Main Street, Pound
Intersection of U.S. Route 23, Business & U.S. Route 23, Bypass

First Virginia Bank—Damascus
Laurel Avenue
P.O. Box 368
Damascus 24236 (Washington County)
C.E.O.—C. T. Combs, President
Cashier—E. C. Brooks
Brs: Washington County—
U.S. Route 58, south of State Route 716, Damascus

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

First Virginia Bank—Damascus (Cont.)
State Route 80, Meadowview
U.S. Route 11 & State Route 704
State Route 75, Abingdon

* First Virginia Bank—Franklin County
228 Franklin Street
P.O. Box 190
Rocky Mount 24151 (Franklin County)
C.E.O.—Euell W. Naff, President
Cashier—E. C. Brooks
Brs: Franklin County—
224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
Boons Mill
State Routes 116 & 122

* First Virginia Bank—Highlands
450 West Main Street
Covington 24426
C.E.O.—P. H. Winston, Jr., President
Cashier—L. E. Kirtner
Brs: Allegheny County—
Mallow Mall Shopping Center
Bath County—
Hot Springs

* First Virginia Bank—Planters
111 North Main Street
P.O. Box 85
Bridgewater 22812 (Rockingham County)
C.E.O.—W. H. Coffman, President
Cashier—E. C. Brooks
Brs: City of Harrisonburg—
2360 South Main Street
Valley Mall, U.S. Route 33, East
Rockingham County—
238 South Main Street, Dayton

* First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22664 (Shenandoah County)
C.E.O.—C. R. Cash, President
Cashier—M. G. Anzilotti
Brs: City of Winchester—
2200 Valley Avenue, Ward Plaza Shopping Center
Frederick County—
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North & State Route 661
Shenandoah County—
Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock
Warren County—
Royal Plaza Shopping Center, Front Royal

First Virginia Bank—South
Staunton Plaza Shopping Center
P.O. Box 589, Hurt 24563 (Pittsylvania County)
C.E.O.—F. W. Mobley, Jr., President
Cashier—E. C. Brooks
Brs: City of Danville—
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road
Pittsylvania County—
Westover Drive & James Road

* First Virginia Bank—South Central
301 Main Street
P.O. Box 490
Amherst 24521 (Amherst County)
C.E.O.—B. T. Corish, President
Cashier—E. C. Brooks
Brs: City of Lynchburg—
1110 Main Street
Amherst County—
Elon Road & Amherst Turnpike, Madison Heights
Campbell County—
8800 Timberlake Road
U.S. Route 501 & State Route 40, Brookneal
U.S. Route 501 & State Route 24, Rustburg
7901 Timberlake Road

* First Virginia Bank—South Hill
111 East Danville Street
P.O. Box 30
South Hill 23970 (Mecklenburg County)
C.E.O.—J. H. Wells, President
Cashier—K. W. Fitchett
Br: Mecklenburg County—
Town Square Shopping Center, East Atlantic Street, South Hill

* First Virginia Bank—Southside
200 North Main Street
Farmville 23901 (Prince Edward County)
C.E.O.—John M. Lee, President
Cashier—L. E. Kirtner
Brs: Amelia County—
U.S. Route 360
Appomattox County—
U.S. Route 578, Pamplin City
Buckingham County—
U.S. Route 15, Arvonia
U.S. Route 15, Dillwyn
Prince Edward County—
U.S. Route 15-460, West, Farmville
Farmville Shopping Center, Farmville
College Plaza Shopping Center, Farmville
Longwood Village Shopping Center, 1508 South Main Street, Farmville

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

* First Virginia Bank—Southwest
6625 Williamson Road, NW
Roanoke 24019-4631 (Roanoke County)
C.E.O.—J. N. Hinson, Jr., President
Cashier—L. E. Kirtner
Brs: City of Radford—
520 First Street, West
Norwood Street & Third Avenue
City of Roanoke—
601 South Jefferson Street
5005 Melrose Avenue
Market Square Drive & U.S. Route 460
Valley View Mall, 4922 Valley View Boulevard
City of Salem—
223 East Main Street
2743 West Main Street
231 College Avenue
Bland County—
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap
Giles County—
300 Main Street, Narrows
214 Virginia Avenue, Rich Creek
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 60, Pembroke
Montgomery County—
985 Cambria Street, N.E., Christiansburg
902 Price's Fork Road, Blacksburg
151 Country Club Drive, Blacksburg
State Route 114 & U.S. Route 460
Pulaski County—
Lee Highway & Trinkle Avenue, Dublin
Roanoke County—
2103 Electric Road, S.W.
4209 Starkey Road
1942 East Washington Avenue, Vinton
Wythe County—
North Fourth Street, Wytheville

* First Virginia Bank of Tidewater
101 St. Paul's Boulevard
Norfolk 23510
C.E.O.—J. F. Babcock, Chairman of the Board
Cashier—K. W. Fitchett
Brs: City of Chesapeake—
239 Battlefield Boulevard, Great Bridge Shopping Center
3343 Western Branch Boulevard
City of Hampton—
1033 West Mercury Boulevard
City of Newport News—
397 Denbigh Boulevard
Jefferson Avenue & Pilot House Drive
City of Norfolk—
901 West Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 East Princess Anne Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
City of Poquoson—
452 Wythe Creek Road
City of Portsmouth—
5100 Portsmouth Boulevard
City of Suffolk—
3131 Bridge Road
1463 North Main Street
City of Virginia Beach—
536 Newtown Road
3112 Virginia Beach Boulevard
5289 East Princess Anne Road
351 Independence Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road
1008 Independence Boulevard
2141 General Booth Boulevard
Accomack County—
44 Market Street, Onancock
U.S. Route 13, New Church
U.S. Route 13, Onley
Northampton County—
Main Street, Exmore

* George Mason Bank, The
11185 Main Street
P.O. Box 600
Fairfax 22030
C.E.O.—M. H. Groom, President
Cashier—Charles Wimer
Brs: Fairfax County—
George Mason University, 4400 University Drive
3289 Woodburn Road, Annandale
4221 Wanley Road, Chantilly

* Hallmark Bank & Trust Company
6810 Commerce Street
Springfield 22150 (Fairfax County)
C.E.O.—H. W. Compton, President
Cashier—K. M. Johns
Br: Fairfax County—
4115 Annandale Road, Annandale

Hanover Bank
6509 Mechanicsville Turnpike
Mechanicsville 23111 (Hanover County)
C.E.O.—Thomas M. Fine, President
Cashier—Gail C. Thomas

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Heritage Bank of Northern Virginia
1313 Dolley Madison Boulevard
McLean 22101 (Fairfax County)
C.E.O.—Harold C. Rauner, President
Cashier—W. B. Sutphin

* Heritage Bank & Trust
841 North Military Highway
P.O. Box 3749
Norfolk 23514
C.E.O.—Robert J. Keogh, President
Cashier—Catherine P. Jackson
Brs: City of Norfolk—
200 East Plume Street
City of Chesapeake—
1450 South Military Highway

Highlands Union Bank
340 West Main Street
P.O. Box 1128
Abingdon 24210 (Washington County)
C.E.O.—Darrell G. Swanigan
Cashier—J. T. Riffe
Br: City of Bristol—
999 Old Airport Road

Independent Bank
8751 Sudley Road
Manassas 22110
C.E.O.—G. R. English, President
Cashier—J. M. Weese
Brs: City of Manassas—
8950 Mathis Avenue, Manassas Shopping Center
Prince William County—
8124 Sudley Road
1708 Davis Ford Road, Woodbridge

King George State Bank, Inc.
State Route #3
P.O. Box 81
King George 22485 (King George County)
C.E.O.—H. L. Hite, President
Cashier—J. A. Leitch

Lee Bank & Trust Company
137 East Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—H. P. Rowlett, Chairman
Cashier—J. E. Hobbs
Brs: Lee County—
U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
St. Charles
Corner of Church & Institute Streets, Jonesville

Lunenburg County Bank, The
100-102 South Broad Street
P.O. Box 569
Kenbridge 23944 (Lunenburg County)
C.E.O.—B. L. Watson, III, Ex. V.P.
Cashier—J. C. Whitlow
Br: Lunenburg County—
1910 Main Street, Victoria

Marathon Bank, The
The Battlefield Business Park
4178 Valley Pike
Stephens City 22601 (Frederick County)
C.E.O.—Thomas A. Nida, President
Cashier—Tyrone C. Carter

Marine Bank, The
215 Maddox Boulevard
P.O. Box 146
Chincoteague 23336 (Accomack County)
C.E.O.—R. D. Callaway, Ex. V.P.
Cashier—R. D. Callaway

Miners Exchange Bank
Alternate Route 58
P.O. Box 1197
Coeburn 24230 (Wise County)
C.E.O.—C. R. Ward, President
Cashier—Regina K. Pate
Br: City of Norton—
Route 58, Norton Square Shopping Center

Miners and Merchants Bank and Trust Company
Walnut & Main Streets
P.O. Box 1010
Grundy 24614 (Buchanan County)
C.E.O.—J. G. Graham, President
Cashier—B. C. Elswick
Br: Buchanan County—
Ancorage Shopping Center, Vansant

NCNB Virginia
140 Graham Park Road
Dumfries 22026 (Prince William County)
C.E.O.—Robert L. Williams, President
Cashier—R. E. Devers
Br: Prince William County—
1120 Horner Road, Woodbridge

Northern Neck State Bank
2 East Richmond Road
P.O. Box 68
Warsaw 22572 (Richmond County)
C.E.O.—E. P. Motley, President
Cashier—W. E. Harrison
Br: Richmond County—
Time Square Shopping Center, U.S. Route 360, Warsaw

Pace American Bank
112 East Hicks Street
P.O. Box 8
Lawrenceville 23868 (Brunswick County)
C.E.O.—J. E. Traylor, President
Cashier—F. T. Jones
Brs: Brunswick County—
Brunswick Square Shopping Center, U.S. Route 58, Lawrenceville
Mecklenburg County—
622 East Atlantic Street, South Hill

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Peoples Bank of Central Virginia
U.S. Route 29, South
P.O. Box 297
Lovingston 22949 (Nelson County)
C.E.O.—W. J. Camden, President
Cashier—H. M. Giles, Jr.
Brs: Nelson County—
State Route 6, Afton
Amherst County—
Ambriar Shopping Center, U.S. Route 29, Amherst

Peoples Bank, Inc.
Depot Street
P.O. Box 769
Honaker 24260 (Russell County)
C.E.O.—K. D. Hart, Ex. V.P.
Cashier—K. D. Hart
Brs: Russell County—
U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland
Scott County—
Main Street, Dungannon

Peoples Bank of Danville
110 South Market Street
Danville 24541
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—P. A. Shelton
Brs: City of Danville—
141 Westover Drive
3060 North Main Street
Spotsylvania County—
Millgarden Drive & C.L. Walker Boulevard
Stafford County—
Stafford Courthouse
U.S. Route 17
Pittsylvania County—
140 South Main Street, Chatham
Route 3, 1 mile north of Route 58

Peoples Bank of Ewing
Highway 58
P.O. Box 99
Ewing 24248 (Lee County)
C.E.O.—R. A. Glenn, Sr. V.P.
Cashier—J. J. Edds
Brs: Lee County—
Rose Hill
U.S. Route 58, Gibson Station

Peoples Bank of Front Royal, The
232 North Royal Avenue
P.O. Box 1538
Front Royal 22630 (Warren County)
C.E.O.—D. L. Unger, Ex. V.P.
Cashier—D. L. Unger
Br: Warren County—
432 South Street, Front Royal

Peoples Bank of Montross
Kings Highway
P.O. Box 306
Montross 22520 (Westmoreland County)
C.E.O.—W. R. Crews, Jr., President
Cashier—E. G. Jenkins

Peoples Bank of Virginia
9970 Ironbridge Road
P.O. Box 288
Richmond 23832 (Chesterfield County)
C.E.O.—J. H. Lowden, Jr., President
Controller—T. A. Anonick
Brs: Chesterfield County—
5756 Hopkins Road
11010 Hull Street Road

People's Bank of Virginia Beach
621 Nevan Road
Virginia Beach 23451
C.E.O.—J. E. Britton, III, President
Cashier—Jody L. Morris

• Piedmont Trust Bank
200 Church Street
P.O. Box 4751
Martinsville 24115
C.E.O.—I. M. Groves, Jr., President
Operations—F. F. Falls
Brs: City of Martinsville—
14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
300 Franklin Street
Henry County—
State Route 57, Stanleytown
411 Virginia Avenue, Collinsville
U.S. Route 220

• Planters Bank & Trust Company of Virginia
24 South Augusta Street
Staunton 24401
C.E.O.—H. V. Boney, Jr., President
Cashier—F. D. Bowers
Brs: City of Staunton—
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)
City of Waynesboro—
251 North Poplar Avenue
Augusta County—
Richmond Road, U.S. Route 250, East
U.S. Route 340 & State Route 608, Stuarts Draft
U.S. Route 11, Verona
U.S. Routes 250 & 640, Fishersville

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Princess Anne Commercial Bank
641 Lynnhaven Parkway
P.O. Box 8850
Virginia Beach 23450
C.E.O.—J. Morgan Davis, President
Cashier—C. M. Hudgins
Br: City of Virginia Beach—
4801 Columbus Street

Prosperity Bank & Trust Company
Suite 101
5803 Rolling Road
Springfield 22152 (Fairfax County)
C.E.O.—Robert McDonough, President
Cashier—Anna L. Handwork

Regency Bank
207 West Franklin Street
Richmond 23220
C.E.O.—Herbert E. Marth, Jr., President
Cashier—L. B. Johnson, III

Resource Bank
Birchwood Mall
3720 Virginia Beach Boulevard
Virginia Beach 23452
C.E.O.—H. Gregory Kilduff, President
Cashier—Donald V. King

• Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180 (Fairfax County)
C.E.O.—Wilson L. Harrison, President
Cashier—W. L. Harrison

Security Bank Corporation
8780 Centreville Road
P.O. Box 3127
Manassas 22110
C.E.O.—J. William Garry, Jr., President
Cashier—Robert L. McCausland

• Signet Bank/Virginia
800 East Main Street
Richmond 23219
C.E.O.—Robert M. Freeman, President
Cashier—D. S. Norris
Brs: City of Alexandria—
133 North Fairfax Street
4900 Seminary Road
City of Bristol—
425 State Street
1700 Euclid Avenue
3000 Lee Highway
Gate City Highway & Catherine Street
Bristol Shopping Mall, Gate City Highway
City of Chesapeake—
3216 Western Branch Boulevard
205 Battlefield Boulevard
Military Highway & Old Greenbrier Road
City of Colonial Heights—
46 Colonial Square
City of Danville—
530 East Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road
City of Fairfax—
4087 University Drive
City of Falls Church—
225 West Broad Street
City of Fredericksburg—
1014 Charles Street
501½ Jefferson Davis Highway
City of Galax—
200 North Main Street
540 East Stuart Drive
City of Hampton—
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue
City of Lynchburg—
2301 Langhorne Road
2100 Wards Road
City of Newport News—
3101 Washington Avenue
601 Thimble Shoals Boulevard
96 Main Street
2 Hiddenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard
City of Norfolk—
865 East Little Creek Road
2014 Granby Street
870 North Military Highway
500 Plume Street
6330 Newtown Road
City of Petersburg—
20 Franklin Street
1693 South Crater Road
City of Portsmouth—
355 Crawford Parkway
3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
5700 Portsmouth Boulevard
600 Washington Street
City of Richmond—
410 North 11th Street
401 East Grace Street
3124 West Broad Street
4901 West Broad Street
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
610 West Southside Plaza
315 Libbie Avenue
4842 Brook Road
Sixth Street Marketplace (ND)
City of Roanoke—
First Street & Church Avenue, S.W.

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Signet Bank/Virginia (Cont.)
- Valley View Mall, Valley View Boulevard, East
- 3615 Franklin Road, S.W.
- Valley View Mall (ND)
- City of Salem—
  - 100 East Main Street
  - 852 West Main Street
  - Alabama & Calhoun Streets
- City of Suffolk—
  - 6423 Whaleyville Boulevard
- City of Virginia Beach—
  - 1705 Baltic Avenue
  - 379 Independence Boulevard
  - 3500 Virginia Beach Boulevard
  - Cape Henry Plaza Shopping Center, Shore Drive & New Great Neck Road
  - 5241 Providence Road
  - 2422 Princess Anne Road
  - 4176 South Plaza Trail
  - 1212 Lake James Drive, Suite A
  - General Booth Boulevard & Dam Neck Road
  - Lynnhaven Parkway & Saber Drive
- Accomack County—
  - U.S. Route 13 & State Route 691, Mappsville
- Amherst County—
  - Seminole Shopping Center, Madison Heights
- Arlington County—
  - One Crystal Gateway, 1235 Jefferson Davis Highway
  - 2020 North 14th Street
  - 1755 South Jefferson Davis Highway
  - 1815 North Fort Myer Drive
  - 4736 Lee Highway
  - 6045 Wilson Boulevard
  - 2011 Crystal Park Drive
- Chesterfield County—
  - Old Hundred Road & State Route 10, Chester
  - Chesterfield Mall Shopping Center (ND)
  - 2810 Buford Road
  - 11450 Midlothian Turnpike
  - 4900 Milridge Parkway, East, Midlothian
  - 7202 Midlothian Turnpike
  - Hull Street & Genito Road
  - 10001 Courtview Lane
  - Midlothian Turnpike & Sycamore Square Drive
- Dinwiddie County—
  - U.S. Route 1
- Fairfax County—
  - 6300 Richmond Highway
  - 5205 Leesburg Pike
  - 3528 South Jefferson Street, Bailey's Crossroads
  - 2575 John Milton Drive, Herndon
  - 8330 Boone Boulevard, Vienna
  - 7030 Old Keene Mill Road, Springfield
  - 1300 Chain Bridge Road
  - 374 Maple Avenue, East, Vienna
  - 4501 Daly Drive, Chantilly
- Hanover County—
  - 338 South Richardson Road
- Henrico County—
  - 9 West Nine Mile Road, Highland Springs
  - 4841 Azalea Mall (ND)
  - 8215 West Broad Street Road
  - 1415 East Ridge Road
  - 6922 Lakeside Avenue
  - 4025 Mechanicsville Pike
  - 4840 South Laburnum Avenue
  - 9700 Gayton Road, Gayton Crossing Shopping Center
  - 11011 West Broad Street Road
  - 6415 Osborne Turnpike
  - 400 West Williamsburg Road, Sandston
  - Dominion Boulevard & West Broad Street Road, Glen Allen
  - Regency Square, 1420 Parham Road (ND)
- Lancaster County—
  - White Stone
  - U.S. Route 3, The Business Center, Kilmarnock
- Loudoun County—
  - 105 Harry Flood Byrd Highway, Sterling
  - Dulles International Airport, Chantilly
  - 101 East Holly Avenue, Sterling Park
  - East Market Street & Fort Evans Road, Leesburg
- Mecklenburg County—
  - Bank Street, Boydton
  - LaCrosse
  - 122 West Atlantic Street, South Hill
- Northumberland County—
  - Burgess
  - Reedville
- Prince William County—
  - 8091 Sudley Road (D-I)
  - 9136 Mathis Avenue
  - 201 Graham Park Road, Dumfries
  - 13927 Jefferson Davis Highway, Woodbridge
  - 12912 Fitzwater Drive, Nokesville
  - 13927 Jefferson Davis Highway, Woodbridge (D-I)
  - 2876 Dale Boulevard, Woodbridge
  - 12791 Harbor Drive, Woodbridge
- Pulaski County—
  - One Main Street
  - U.S. Route 11 & Trinkle Avenue, Dublin
  - 1000 East Main Street, Pulaski Mall Shopping Center, Pulaski

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Signet Bank/Virginia (Cont.)
Richmond County—
U.S. Route 360
Roanoke County—
901 Hardy Road, Vinton
Cave Spring Office Park, State Route 419
Russell County—
Fairmont Avenue at 4th Street, Honaker
Main Street, Lebanon
Scott County—
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City
Spotsylvania County—
2101 Plank Road
Warren County—
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal
Westmoreland County—
Kings Highway
State Route 205, Colonial Beach
Wise County—
Fourth & Broad Streets, St. Paul
York County—
Washington Square Shopping Center, U.S. Route 17, Grafton
EFT: City of Alexandria—
4900 Seminary Road
City of Hampton—
1229 Todds Lane
City of Norfolk—
Ghent Village Shoppes, 1355-K DeBree Avenue
Old Dominion University—Webb Center
City of Richmond—
1200 Marshall Street
Sixth Street Marketplace
Grove & Libbie Avenues
City of Roanoke—
1401 Hershberger Road, Crossroads Mall
City of Salem—
Stuart McGuire Company, 115 Brand Road
Chesterfield County—
Brandermill
7318 Midlothian Turnpike
Courthouse Commons, 10001 Courtview Drive
Henrico County—
5801 Bremo Road
8900 Patterson Avenue
Innsbrook Office Park, 5000 Dominion Boulevard
Prince William County—
4383 Dale Boulevard, Woodbridge

South Boston Bank
4013 Halifax Road
South Boston 24592 (Halifax County)
C.E.O.—W. H. Carter, Jr., President
Cashier—Lonnie Powell
Br: Mecklenburg County—
State Route 47 & Hervey Road, Chase City

Southside Bank
307 Church Lane
P.O. Box 1005
Tappahannock 22560 (Essex County)
C.E.O.—T. M. Boyd, Jr., President
Cashier—R. W. Vaughan
Brs: Essex County—
Essex Square Shopping Center, Tappahannock
King William County—
Aylett
Middlesex County—
State Routes 3 & 33, Hartfield

State Bank of the Alleghenies, The
116 Riverside Avenue
P.O. Drawer 860
Covington 24426
C.E.O.—D. E. Stone, Jr., President
Cashier—H. C. Rhodes, Jr.

State Bank of Remington, Incorporated
200 John Stone Street
Remington 22734 (Fauquier County)
C.E.O.—L. B. Olinger, President
Cashier—James E. Underhill
Brs: Fauquier County—
U.S. Route 17, Bealeton
State Route 28, Catlett

* Suburban Bank, d/b/a F&M Bank
1776 Staples Mill Road
Richmond 23230 (Henrico County)
C.E.O.—James H. Atkinson, Jr., President
Ex.V.P.—Quentin L. Corbett
Brs: City of Richmond—
209 West Franklin Street
Chesterfield County—
9960 Midlothian Turnpike
4310 West Hundred Road, Chester
9440 Ironbridge Road
Henrico County—
9012 Three Chopt Road
1300 East Parham Road
5001 Lakeside Avenue

* Union Bank and Trust Company
211 North Main Street
Bowling Green 22427 (Caroline County)
C.E.O.—Walton Mahon, President
Cashier—A. H. Pitts
Brs: Caroline County—
U.S. Route 1, & State Route 639, Ladysmith
U.S. Route 301, Port Royal

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

Union Bank and Trust Company (Cont.)
Hanover County—
U.S. Route 1 & State Route 657, Ashland
Spotsylvania County—
4540 Lafayette Boulevard
Routes 3 & 639
10415 Courthouse Road

Virginia Bankers' Bank
Southport Office Park
565 Southlake Boulevard
P.O. Box 35274
Richmond 23235 (Chesterfield County)
C.E.O.—Raymond B. Cavedo, Jr., President
Cashier—Raymond B. Cavedo, Jr.

• Virginia Bank and Trust Company
336 Main Street
P.O. Box 3447
Danville 24543
C.E.O.—D. C. Hastings, President
Cashier—L. F. King, Jr.
Brs: City of Danville—
2600 Riverside Drive
3300 North Main Street

Virginia Community Bank
State Route 22 & U.S. Route 33
P.O. Box 888
Louisa 23093 (Louisa County)
C.E.O.—A. P. Stone, President
Cashier—B. N. Hiter
Brs: Louisa County—
Mineral Avenue & Fourth Street, Mineral
Main Street & Cutler Avenue, Louisa

Virginia Heartland Bank
201 Harrison Road
Fredericksburg 22401 (Spotsylvania County)
C.E.O.—William B. Young, President
Cashier—Gene F. Pauley

• Washington Bank, The
7787 Leesburg Pike
Falls Church 22043 (Fairfax County)
C.E.O.—William J. Ridenour, President
Controller—James J. Consagra, Jr.
Br: Fairfax County—
11800 Sunrise Valley Drive

(D-I)	Drive In
(ND)	Night Depository
(EFT)	Electronic Funds Transfer Facility
(F)	Facility
•	Trust Powers Authorized

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

CITIES

CITY OF ALEXANDRIA

Bank of Alexandria, The
1717 King Street 22313
Br: 507 King Street

Burke & Herbert Bank & Trust Company
100 South Fairfax Street 22313
Brs: 306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street

Brs: Central Fidelity Bank
1101 King Street
11 Canal Center, Suites 101 & 103

Brs: Crestar Bank
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5701 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2111 Eisenhower Avenue
3610 King Street

Brs: First American Bank of Virginia
330 North Washington Street
326 King Street
1711 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
1501 Duke Street

Brs: First Virginia Bank
300 South Washington Street
233 South Van Dorn Street, Van Dorn Plaza Shopping Center
4999 Seminary Road

Brs: Signet Bank/Virginia
133 North Fairfax Street
4900 Seminary Road
EFT: 4900 Seminary Road

CITY OF BEDFORD

Br: Central Fidelity Bank
115 West Main Street

CITY OF BRISTOL

Br: Highlands Union Bank
999 Old Airport Road

Brs: Signet Bank/Virginia
425 State Street
1700 Euclid Avenue
Gate City Highway & Catherine Street
3000 Lee Highway
Bristol Shopping Mall, Gate City Highway

CITY OF BUENA VISTA

Br: Bank of Rockbridge
1002 Magnolia Avenue

Br: Central Fidelity Bank
2101 Forest Avenue

CITY OF CHARLOTTESVILLE

First Virginia Bank—Central
Seminole Square Shopping Center
120 Seminole Court 22906
Brs: 2149 North Barracks Road
816 Cherry Avenue
305 East Jefferson Street

Brs: Central Fidelity Bank
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Route 29

Brs: Crestar Bank
2117 Ivy Road
402 Park Street

CITY OF CHESAPEAKE

Bank of Hampton Roads
201 Volvo Parkway, 23320

Chesapeake Bank & Trust
672 Battlefield Boulevard, North 23320
Brs: 1001 Poindexter Street
601 Battlefield Boulevard, South
Battlefield Professional Park, 109 Wimbledon Square
1080 George Washington Highway

Br: Bank of Tidewater, The
1201 North Battlefield Boulevard

Br: Central Fidelity Bank
1064 George Washington Highway

Brs: Commerce Bank
3113 Western Branch Boulevard
1809 Greenbrier Parkway
681-A North Battlefield Boulevard

Brs: Crestar Bank
2421 Bainbridge Boulevard
320 South Battlefield Boulevard
1124 George Washington Highway (D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
1321 Battlefield Boulevard, North
Military Highway at Campostella Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

City of Chesapeake (Cont.)

Brs: First Virginia Bank of Tidewater
239 Battlefield Boulevard, Great Bridge Shopping Center
3343 Western Branch Boulevard
677 North Battlefield Boulevard
1636 South Military Highway

Br: Heritage Bank & Trust
1450 South Military Highway

Brs: Signet Bank/Virginia
3216 Western Branch Boulevard
205 Battlefield Boulevard
Military Highway & Old Greenbrier Road

CITY OF COLONIAL HEIGHTS

Brs: Central Fidelity Bank
1603 Boulevard
3002 Boulevard

Br: Community Bank, The
2000 Snead Avenue

Br: First Virginia Bank-Colonial
3209 Boulevard

Br: Signet Bank/Virginia
46 Colonial Square

CITY OF COVINGTON

First Virginia Bank-Highlands
450 West Main Street 24426

State Bank of the Alleghenies, The
116 Riverside Avenue 24426

CITY OF DANVILLE

First State Bank
201 North Union Street 24541

Peoples Bank of Danville
110 South Market Street 24541
Brs: 141 Westover Drive
3060 North Main Street

Virginia Bank and Trust Company
336 Main Street 24541
Brs: 2600 Riverside Drive
3300 North Main Street

Brs: First Virginia Bank—South
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road

Brs: Signet Bank/Virginia
530 Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road

CITY OF EMPORIA

Brs: Central Fidelity Bank
401 South Main Street
524 North Main Street
642 South Main Street

CITY OF FAIRFAX

Fairfax Bank & Trust Company
4117A Chain Bridge Road 22030

George Mason Bank, The
11185 Main Street 22030

Br: Crestar Bank
4085 Chain Bridge Road

Brs: First American Bank of Virginia
4021 University Drive
9840 Main Street

Br: First Virginia Bank
10302 Willard Way

Br: Signet Bank/Virginia
4087 University Drive

CITY OF FALLS CHURCH

Br: First American Bank of Virginia
133 South Washington Street

Br: First Virginia Bank
191 West Broad Street

Br: Signet Bank/Virginia
225 West Broad Street

CITY OF FRANKLIN

Bank of Franklin, The
100 East Fourth Avenue 23851
Br: 201 College Drive

Br: Crestar Bank
117 West Second Avenue

CITY OF FREDERICKSBURG

Brs: Central Fidelity Bank
614 Princess Anne Avenue
325 Jefferson Davis Highway

Brs: First Virginia Bank
1001 Princess Anne Street
1016 Princess Anne Street
200 William Street
401 Jefferson Davis Highway

Brs: Signet Bank/Virginia
1014 Charles Street
501-½ Jefferson Davis Highway

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

CITY OF GALAX

Br: Bank of Carroll
1100 East Stuart Drive

Brs: Signet Bank/Virginia
200 North Main Street
540 East Stuart Drive

CITY OF HAMPTON

Brs: Central Fidelity Bank
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard
4018 West Mercury Boulevard
608 East Mercury Boulevard

Brs: Crestar Bank
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard

Br: Commerce Bank
2189 Cunningham Drive

Brs: First American Bank of Virginia
1 South Armistead Avenue
Todds Lane & Big Bethel Road
2050 Coliseum Drive
30 South Mallory Street
4013 West Mercury Boulevard
4812 North Mercury Boulevard
4910 West Mercury Boulevard

Br: First Virginia Bank of Tidewater
1033 West Mercury Boulevard

Brs: Signet Bank/Virginia
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue
EFT: 1229 Todds Lane

CITY OF HARRISONBURG

Brs: Crestar Bank
180 East Market Street
1300 South Main Street

Brs: First American Bank of Virginia
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
932 West Market Street
Warren Campus Center, James Madison University
EFT Inside Gibbons Hall, James Madison University

Brs: First Virginia Bank—Planters
2360 South Main Street
Valley Mall, U.S. Route 33, East

CITY OF HOPEWELL

Br: Central Fidelity Bank
Cavalier Square Shopping Center

Br: Crestar Bank
200-204 North Main Street

CITY OF LEXINGTON

Brs: Crestar Bank
708 South Main Street
45 South Main Street

Brs: First American Bank of Virginia
22 South Main Street
102 Walker Street

CITY OF LYNCHBURG

Brs: Central Fidelity Bank
828 Main Street
7113 Timberlake Road
4925 Boonsboro Road
5204 Fort Avenue
3515 Campbell Avenue
3225 Old Forest Road
#1605 General Electric Company, #1 Mountain View Road
2304 Langhorne Road
4105 Boonsboro Road
3408 Candlers Mountain Road

Brs: Crestar Bank
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center

Br: First Virginia Bank-South Central
1110 Main Street

Brs: Signet Bank/Virginia
2301 Langhorne Road
2100 Wards Road

CITY OF MANASSAS

Independent Bank
8751 Sudley Road 22110
Br: 8950 Mathis Avenue, Manassas Shopping Center

Security Bank Corporation
8780 Centreville Road 22110

Brs: Central Fidelity Bank
9210 Church Street
8385 Sudley Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

City of Manassas (Cont.)
Br: Crestar Bank
Manassas Junction Shopping Center, Centreville Road & Liberia Avenue

Brs: First Virginia Bank
9100 Center Street
8650 Centreville Road

CITY OF MARTINSVILLE

Piedmont Trust Bank
200 Church Street 24115
Brs: 14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
300 Franklin Street

Brs: Crestar Bank
134 East Church Street
1105 Spruce Street
902 Bridge Street
EFT: 247-251 Commonwealth Boulevard
Patrick Henry Mall
K-Mart Shopping Center

CITY OF NEWPORT NEWS

American Bank
3301-03 Washington Avenue 23607
Brs: 2600 Jefferson Avenue
12464 Warwick Boulevard

Brs: Central Fidelity Bank
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
600 Thimble Shoals Boulevard

Brs: Commerce Bank
603 Pilot House Drive
12437 Warwick Boulevard

Brs: Crestar Bank
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard
749-A Thimble Shoals Boulevard

Brs: First American Bank of Virginia
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
2015 25th Street

Brs: First Virginia Bank of Tidewater
397 Denbigh Boulevard
12300 Jefferson Avenue, Suite 422
Jefferson Avenue & Pilot House Drive

Brs: Signet Bank/Virginia
3101 Washington Avenue
96 Main Street
601 Thimble Shoals Boulevard
2 Hidden Wood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard

CITY OF NORFOLK

Bank of the Commonwealth
Boush & Freemason Streets 23510
Brs: 201 South Granby Mall
4101 Granby Street

First Virginia Bank of Tidewater
101 St. Paul's Boulevard 23510
Brs: 901 West Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 Princess Anne Road
225 W. Brambleton Avenue
1003 East Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue

Heritage Bank & Trust
841 North Military Highway 23502
Br: 200 E. Plume Street

Brs: Central Fidelity Bank
70 Janaf Shopping Center, Virginia Beach Boulevard
World Trade Center, Waterside Drive & Main Street
201 West 21st Street
7530 Tidewater Drive
240 East Little Creek Road

Br: Commerce Bank
150 Boush Street

Brs: Crestar Bank
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
5424 Robin Hood Road

Brs: First American Bank of Virginia
5832 Virginia Beach Boulevard
7912 Halprin Drive
Boush & Charlotte Streets

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

City of Norfolk (Cont.)
Brs: Signet Bank/Virginia
865 East Little Creek Road
2014 Granby Street
870 North Military Highway
500 Plume Street
6330-40 Newtown Road
EFT: Old Dominion University, Webb Center
Ghent Village Shoppes, 1355-K DeBree Avenue

CITY OF NORTON

Br: Miners Exchange Bank
Route 58, Norton Square Shopping Center

CITY OF PETERSBURG

Community Bank, The
200 North Sycamore Street 23803
Brs: 9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

Br: Bank of Southside Virginia, The
2703 Crater Road

Brs: Central Fidelity Bank
144 North Sycamore Street
2128 South Crater Road

Brs: Crestar Bank
898 East Washington Street (D-1)
1340 West Washington Street
1941 South Sycamore Street

Brs: Signet Bank/Virginia
20 Franklin Street
1963 South Crater Road

CITY OF POQUOSON

Br: Central Fidelity Bank
2 Little Florida Road

Br: First Virginia Bank of Tidewater
452 Wythe Creek Road

CITY OF PORTSMOUTH

Community Trust Bank
303 County Street 23705

Brs: Central Fidelity Bank
High Street & Crawford Parkway
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
2021 Victory Boulevard

Brs: Chesapeake Bank & Trust
1000 Airline Boulevard
444 Crawford Street
4940 West Norfolk Road

Brs: Commerce Bank
3301 High Street
3010 Tyre Neck Road, Tyre Neck Centre
5515 Portsmouth Boulevard
500 Crawford Street

Brs: Crestar Bank
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street

Brs: First American Bank of Virginia
3315 High Street
5798 Churchland Boulevard

Br: First Virginia Bank of Tidewater
5100 Portsmouth Boulevard

Brs: Signet Bank/Virginia
355 Crawford Parkway
3201 High Street
5900 Churchland Boulevard
5700 Portsmouth Boulevard
3400 Airline Boulevard
600 Washington Street

CITY OF RADFORD

Br: Blue Ridge Bank
1900 Norwood Street

Br: Central Fidelity Bank
1020 Norwood Street

Brs: Crestar Bank
1000 Norwood Street
1st & Kent Streets

Brs: First Virginia Bank—Southwest
520 First Street, West
Norwood Street & Third Avenue

CITY OF RICHMOND

Central Fidelity Bank
James Center
1201 East Cary Street 23219
Brs: 1800 Chamberlayne Avenue
3063 Hull Street
801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue
219 East Broad Street
8101 Brook Road
5903 Midlothian Turnpike

Consolidated Bank and Trust Company
320 North First Street 23240
Brs: 1806 Creighton Road
3009 Hull Street Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

City of Richmond (Cont.)
Crestar Bank
919 East Main Street 23219
Brs: 2500 East Broad Street
1101 Azalea Avenue
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street
3513 West Cary Street (D-I)
206 East Main Street
2108 West Laburnum Avenue

First Virginia Bank—Colonial
700 East Main Street 23219
Brs: 2604 Hull Street Road
200 East Belt Boulevard
4710 Wamsley Boulevard
5011 Brook Road
9 South 12th Street
Stony Point Shopping Center, Huguenot Road & Stony Point Road

Regency Bank
207 West Franklin Street 23220

Signet Bank/Virginia
800 East Main Street 23219
Brs: 401 North 11th Street
401 East Grace Street
3124 West Broad Street
4901 West Broad Street
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
610 West Southside Plaza
315 Libbie Avenue
4842 Brook Road
Sixth Street Marketplace (ND)
EFT: 8900 Patterson Avenue
Grove & Libbie Avenues
Sixth Street Marketplace
1200 East Marshall Street

Br: The Suburban Bank, d/b/a F&M Bank
209 West Franklin Street

CITY OF ROANOKE

First Security Bank
5002 Williamson Road N.W. 24012

Brs: Central Fidelity Bank
111 Franklin Road
3565 Orange Avenue
1401 Hershberger Road, N.W.
Crossroads Mall, Hershberger Road (D-I)

Brs: Crestar Bank
1828 Electric Road
3402 Plantation Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
3557 Franklin Road, S.W.

Brs: First Virginia Bank—Southwest
601 South Jefferson Street
5005 Melrose Avenue
Market Square Drive & U.S. Route 460
Valley View Mall, 4922 Valley View Boulevard

Brs: Signet Bank/Virginia
First Street & Church Avenue, S.W.
Valley View Mall, Valley View Boulevard, East
3615 Franklin Road, S.W.
Valley View Mall, Valley View Boulevard, East (D-I)
EFT: 1401 Hershberger Road

CITY OF SALEM

Br: Bank of Shawsville
West Main Street & Kessling Avenue

Br: Central Fidelity Bank
Electric & Midland Roads

Br: Crestar Bank
1425 West Main Street

Brs: First Virginia Bank—Southwest
223 East Main Street
2743 West Main Street
231 College Avenue

Brs: Signet Bank/Virginia
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets
EFT: Stuart McGuire Company, 115 Brand Road

CITY OF SOUTH BOSTON

Br: Crestar Bank
410 Main Street

CITY OF STAUNTON

First Virginia Bank of Augusta
125 North Central Avenue 24401

Planters Bank & Trust Company of Virginia
24 South Augusta Street 24401
Brs: 2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)

Brs: Crestar Bank
8-14 West Beverly Street
1410 Churchville Avenue
111 Greenville Avenue
638 North Coalter Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

City of Staunton (Cont.)
Brs: First American Bank of Virginia
239 North Central Avenue
833 Springhill Road

CITY OF SUFFOLK

Bank of Suffolk
101 East Washington Street 23434
Brs: 1000 North Main Street
1608 Holland Road
625 East Washington Street

Brs: Central Fidelity Bank
201 North Main Street
907 West Washington Street

Brs: Crestar Bank
123 North Main Street
6617 Holland Road

Brs: First Virginia Bank of Tidewater
3131 Bridge Road
1463 North Main Street

Br: Signet Bank/Virginia
6423 Whaleyville Boulevard

CITY OF VIRGINIA BEACH

Bank of Tidewater, The
1548 Laskin Road 23454
Brs: 5225 Providence Road
713 Independence Boulevard, Giant Square Shopping Center

Coastal Virginia Bank
5505 Indian River Road, Suite 201, 23464

Commerce Bank
3450 Pacific Avenue 23451
Brs: 4524 Holland Road
930 First Colonial Road
5101 Cleveland Street, Suite 101

People's Bank of Virginia Beach
621 Nevan Road 23451

Princess Anne Commercial Bank
641 Lynnhaven Parkway 23452
Br: 4801 Columbus Street

Resource Bank
3720 Virginia Beach Boulevard 23452

Brs: Bank of the Commonwealth
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Brs: Central Fidelity Bank
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1621 Independence Boulevard
Independence Boulevard & Columbus Street
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive
2129 General Booth Boulevard
1832 Kempsville Road
2110 Great Neck Road
881 Lynnhaven Parkway
4876 Princess Anne Road
1615 General Booth Boulevard
3809 Princess Anne Road

Brs: Crestar Bank
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
3334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard
Intersection of Lynnhaven Parkway & Frankel Lane
Dam Neck Parkway & General Booth Boulevard

Brs: First American Bank of Virginia
1645 Independence Boulevard
3333 Virginia Beach Boulevard
304 Kellam Road
405 South Witchduck Road
770 Lynnhaven Parkway
1201 Lake James Drive
1324 North Great Neck Road

Brs: First Virginia Bank of Tidewater
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road
1008 Independence Boulevard
2141 General Booth Boulevard
536 Newtown Road

Brs: Signet Bank/Virginia
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
Cape Henry Plaza Shopping Center
Shore Drive & New Great Neck Road
5241 Providence Road
2422 Princess Anne Road
1212 Lake James Drive, Suite A
4176 South Plaza Trail
General Booth Boulevard & Dam Neck Road
Lynnhaven Parkway & Saber Drive

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

CITY OF WAYNESBORO—

Brs: Crestar Bank
1100 West Broad Street
600 Shenandoah Village Drive (ND)

Brs: First American Bank of Virginia
216 South Wayne Avenue
2701 West Main Street

Br: First Virginia Bank of Augusta
105 Hopeman Parkway

Br: Planters Bank & Trust Company of Virginia
251 North Poplar Avenue

CITY OF WILLIAMSBURG

Br: Central Fidelity Bank
1006 Richmond Road

Brs: Crestar Bank
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street

Brs: First Virginia Bank—Commonwealth
300 Second Street
171 Monticello Avenue

CITY OF WINCHESTER

Br: First Virginia Bank—Shenandoah Valley
2200 Valley Avenue, Ward Plaza Shopping Center

Brs: First American Bank of Virginia
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
320 Westside Station Drive
Corner of Pleasent Valley Road & Featherbed Lane

COUNTIES

ACCOMACK COUNTY

Farmers & Merchants Bank—Eastern Shore
U.S. Route 13, Onley 23418
Brs: U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336

Brs: Central Fidelity Bank
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley

Brs: Crestar Bank
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter

Brs: First Virginia Bank of Tidewater
44 Market Street, Onancock
U.S. Route 13, Onley
U.S. Route 13, New Church

Br: Signet Bank/Virginia
U.S. Route 13 & State Route 691, Mappsville

ALBEMARLE COUNTY

Albemarle Bank and Trust Company, d/b/a
F&M Bank Charlottesville
1425 Seminole Trail 22901
Brs: Valley Street, Scottsville
2208 Ivy Road
5th Street Extended & Harris Road

Brs: First Virginia Bank—Central
100 Riverbend Drive
State Route 240, Crozet Shopping Center

Brs: Central Fidelity Bank
U.S. Route 29 & State Route 649
Albemarle Square Shopping Center, Rio Road & U.S. Route 29, North

Br: Crestar Bank
U.S. Route 29, North & Rio Road

ALLEGHANY COUNTY

Br: First Virginia Bank—Highlands
Mallow Mall Shopping Center

AMELIA COUNTY

Br: Central Fidelity Bank
20 Washington Avenue

Br: Citizens Bank and Trust Company
State Route 38 & Church Street

Br: First Virginia Bank—Southside
U.S. Route 360

AMHERST COUNTY

First Virginia Bank— South Central
301 Main Street
Amherst 24521
Br: Elon Road & Amherst Turnpike, Madison Heights

Brs: Central Fidelity Bank
617 Main Street, Amherst
U.S. Route 29, North, Madison Heights

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

Amherst County (Cont.)
Br: Crestar Bank
U.S. Route 29 North & Dillard Road, Madison Heights

Br: Peoples Bank of Central Virgina
Ambriar Shopping Center, U.S. Route 29, Amherst

Br: Signet Bank/Virginia
Seminole Shopping Center, Madison Heights

APPOMATTOX COUNTY

Br: Central Fidelity Bank
Corner of Moses Street & Court Street, Appomattox

Br: First Virginia Bank—Southside
U.S. Route 578, Pamplin City

ARLINGTON COUNTY

Arlington Bank
1550 Wilson Boulevard 22209
Br: 4233 Wilson Boulevard

Bank of Northern Virginia
1010 North Glebe Road 22201

First Commercial Bank
3801 Wilson Boulevard 22203
Br: 3801 Wilson Boulevard (D-l)

Br: Burke & Herbert Bank & Trust Company
500 South 23rd Street

Brs: Central Fidelity Bank
1901 North Moore Street
2026 Wilson Boulevard

Brs: Crestar Bank
3040 North Fairfax Drive
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road
4601 North Fairfax Drive

Brs: First American Bank of Virginia
Washington National Airport
5555 Columbia Pike
1930 Jefferson Davis Highway
1701 McKinley Road
1501 Wilson Boulevard
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
3140 North Washington Boulevard
3500 North Washington Boulevard
2213 North Glebe Road
1111 Army Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)

Brs: First Virginia Bank
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2200 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
6745 Lee Highway
1469 Jefferson Davis Highway
2700 South Quincy Street, Arlington

Brs: Signet Bank/Virginia
1755 South Jefferson Davis Highway
2011 Crystal Park Drive
2020 North 14th Street
4736 Lee Highway
6045 Wilson Boulevard
1815 North Fort Myer Drive
One Crystal Gateway, 1235 Jefferson Davis Highway

AUGUSTA COUNTY

Br: Bank of Rockbridge
U.S. Route 11, Greenville

Brs: First Virginia Bank of Augusta
Routes 11 & 644
Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoore Street, Stuarts Draft

Brs: Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Richmond Road, U.S. Route 250 East
U.S. Route 340 & State Route 608, Stuarts Draft
U.S. Route 11, Verona

BATH COUNTY

Br: First Virginia Bank—Highlands
Hot Springs

BEDFORD COUNTY

First Community Bank
U.S. Route 221 & State Route 666
Forest 24551

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

Bedford County (Cont.)
Br: Central Fidelity Bank
Corner of State Routes 122 & 24

Br: Community Bank of Forest, The
9009 Timberlake Road

Br: Crestar Bank
9604 Timberlake Road

Brs: First Virginia Bank—South Central
U.S. Route 501 & State Route 40, Brookneal
8800 Timberlake Road
U.S. Route 501 & State Route 24, Rustburg
7901 Timberlake Road

BLAND COUNTY

Brs: First Virginia Bank—Southwest
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap

BOTETOURT COUNTY

Bank of Buchanan
Main Street
Buchanan 24066

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090
Br: U.S. Route 220, South, Daleville

Brs: Central Fidelity Bank
Main & Water Streets, Buchanan
U.S. Route 11

BRUNSWICK COUNTY

Pace American Bank
112 East Hicks Street
Lawrenceville 23868
Br: Brunswick Square Shopping Center, U.S. Route 58

BUCHANAN COUNTY

Miners and Merchants Bank and Trust Company
Walnut & Main Streets
Grundy 24614
Br: Anchorage Shopping Center, Vansant

Br: Dickenson-Buchanan Bank
Intersection of State Routes 60 & 80, Davenport

BUCKINGHAM COUNTY

Brs: First Virginia Bank—Southside
U.S. Route 15, Arvonia
U.S. Route 15, Dillwyn

CAMPBELL COUNTY

Br: Bank of Charlotte County
Water Street & Lynchburg Avenue, Brookneal

Brs: Central Fidelity Bank
600 Main Street, Altavista
U.S. Route 460, Bonsock
23A Main Street, Brookneal
90 Main Street, Rustburg
9601 Timberlake Road

CAROLINE COUNTY

Union Bank and Trust Company
211 North Main Street
Bowling Green 22427
Brs: U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal

CARROLL COUNTY

Bank of Carroll
Main & Cherry Streets
Hillsville 24343
Brs: U.S. Highway 52 & State Route 927, Cana
Southeast corner of Stuart & Meadowview Drives, Hillsville

CHARLOTTE COUNTY

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959
Brs: Main Street, Charlotte Courthouse
26 King Street, Keysville

Br: Central Fidelity Bank
Main Street, Drakes Branch

Br: Crestar Bank
24-26 King Street, Keysville

CHESTERFIELD COUNTY

CommonWealth Bank, The
9310 Midlothian Turnpike 23235

County Bank of Chesterfield
10400 Hull Street Road
Richmond 23113
Br: Ironbridge Road & Irongate Drive

Peoples Bank of Virginia
9970 Ironbridge Road, 23832
Brs: 5756 Hopkins Road
11010 Hull Street Road

Virginia Bankers Bank
565 Southlake Boulevard
Richmond 23236

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

Chesterfield County (Cont.)

Brs: Central Fidelity Bank
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center, 9961 Hull Street Road
10400 Midlothian Turnpike
13323 Midlothian Turnpike

Br: Central Virginia Bank
Village Marketplace Shopping Center, Midlothian Turnpike & Old Buckingham Drive

Br: Community Bank, The
Corner of West Hundred Road & Winfree Avenue

Brs: Crestar Bank
4830 Jefferson Davis Highway
2065 Huguenot Road
Midlothian Turnpike & Crowder Drive
11551 Jefferson Davis Highway, —Bermuda Square Shopping Center
10100 Hull Street Road
10300 Midlothian Turnpike

Brs: First Virginia Bank—Colonial
7747 Midlothian Turnpike
13322 Midlothian Turnpike
2501 West Hundred Road, Chester
11400 Midlothian Turnpike
6551 Centralia Road

Brs: Signet Bank/Virginia
Chesterfield Mall (N-D)
7202 Midlothian Turnpike
2810 Buford Road
11450 Midlothian Turnpike
4900 Millridge Parkway, East, Midlothian
Old Hundred Road & State Route 10, Chester
10001 Courtview Lane
Hull Street & Genito Road
Midlothian Turnpike & Sycamore Square Drive
EFT: Brandermill
7318 Midlothian Turnpike
Courthouse Commons, 10001 Courtview Lane

Brs: The Suburban Bank, d/b/a F&M Bank
9960 Midlothian Turnpike
4310 West Hundred Road, Chester
9440 Ironbridge Road

CLARKE COUNTY

Bank of Clarke County
2 East Main Street
Berryville 22611
Br: Boyce

CRAIG COUNTY

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127

CULPEPER COUNTY

Brs: Central Fidelity Bank
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue

Br: First Virginia Bank—Central
Dominion Square Shopping Center, James Madison Highway & Belle Avenue

CUMBERLAND COUNTY

Br: Central Virginia Bank
Intersection of State Routes 45 & 649

DICKENSON COUNTY

Dickenson-Buchanan Bank
State Route 83, East
Haysi 24256
Br: McClure Avenue

First Virginia Bank of the Cumberlands
Chase Street and Alley 7
Clintwood 24228

DINWIDDIE COUNTY

Bank of McKenney, Incorporated, The
McKenney 23872

Bank of Southside Virginia, The
State Route 618
Carson 23830
Br: U.S. Route 1 & State Route 226, Dinwiddie

Br: Signet Bank/Virginia
U.S. Route 1

ESSEX COUNTY

Bank of Essex
323 Prince Street
Tappahannock 22560
Br: U.S. Routes 17 & 360, Rappahannock Shopping Center, Tappahannock

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

Essex County (Cont.)
Southside Bank
307 Church Lane
Tappahannock 22560
Br: Essex Square Shopping Center, Tappahannock

FAIRFAX COUNTY

Bank of the Potomac, Inc.
230 Herndon Parkway 22070

Business Bank, The
8399 Leesburg Pike
Vienna 22180

First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101
Brs: 11944-L Fair Oaks Mall
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
3090 Williams Drive
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
5703 Burke Centre Parkway
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
Centec Building, 11260 Roger Bacon Drive, Reston
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna
10691 Braddock Road, University Mall
13344-A Franklin Farm Road
13880 Braddock Road, Centreville

First Virginia Bank
6400 Arlington Boulevard 22046
Brs: 5836 North Kings Highway
1640 Belle View Boulevard
6118 Rose Hill Drive
6618 Richmond Highway
7960 Fort Hunt Road
8650 Richmond Highway
Braddock & Twinbrook Roads
1455 Chain Bridge Road, McLean
8416 Arlington Boulevard
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Highway, Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2941 Chain Bridge Road, Oakton
9915 Georgetown Pike
11100 South Lakes Drive, Reston
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
7000 Bland Street, Springfield
6862 Elm Street, McLean
7393-A Lee Highway, Falls Church
14175 St. Germain Drive, Centreville
8120 Old Courthouse Road, Vienna
6045-A Burke Parkway, Burke
11230 Waples Mill Road

Hallmark Bank & Trust Company
6810 Commerce Street
Springfield 22150
Br: 4115 Annandale Road

Heritage Bank of Northern Virginia
1313 Dolley Madison Boulevard
McLean 22101

Prosperity Bank & Trust Company
5803 Rolling Road
Suite 101
Springfield 22152

Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180

Washington Bank, The
7787 Leesburg Pike
Falls Church 22043
Br: 7787 Leesburg Pike

Br: Arlington Bank
8601 Westwood Center Drive, Suite F, Vienna

Brs: Burke & Herbert Bank & Trust Company
5731 Telegraph Road
8736-38 Cooper Road

Brs: Central Fidelity Bank
2903 Gallows Road
9516 Old Keene Mill Road, Burke
1400 Sulleyfield Circle
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
Tyson's Corner, 8117 Leesburg Pike, Vienna
5127-A Leesburg Pike
5802 Columbia Pike
2374 Hunters Woods Plaza, Reston
1861 Wiehle Avenue, Suite 100, Reston

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

Fairfax County (Cont.)
6200 Backlick Road, Springfield
3050 Chain Bridge Road
6020 Richmond Highway

Brs: Crestar Bank
2000 Huntington Avenue
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
12th & Gunston Roads, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
Centennial Park & Sunrise Valley Drives, Reston
6686 Franconia Road, Springfield
6909 Old Keene Mill Road, Springfield
515 Maple Avenue, East, Vienna
3110 Fairview Park Drive
Tyson's Dulles Plaza, 1430 Springhill Road

Brs: Fairfax Bank and Trust Company
14006 Lee-Jackson Highway, Chantilly
8221 Old Courthouse Road
5105 Westfield Boulevard, Centreville

Brs: George Mason Bank, The
4400 University Drive, George Mason University
4221 Wanley Road, Chantilly
3289 Woodburn Road, Annandale

Brs: Signet Bank/Virginia
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
8330 Boone Boulevard, Vienna
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road, McLean
374 Maple Avenue, East, Vienna
4501 Daly Drive, Chantilly
EFT: 8103 Leesburg Pike, McLean

FAUQUIER COUNTY

State Bank of Remington, Incorporated
200 John Stone Street
Remington 22734
Brs: U.S. Route 17, Bealeton
State Route 28, Catlett

Brs: First Virginia Bank
Vint Hill Farm Station, Warrenton (F)
530 Blackwell Road, Warrenton

FLOYD COUNTY

Bank of Floyd, The
Main Street, Floyd 24091

Blue Ridge Bank
North Locust Street
Floyd 24091

FRANKLIN COUNTY

First Virginia Bank—Franklin County
228 Franklin Street
Rocky Mount 24151
Brs: 224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
Corner of State Routes 116 & 122
Boones Mill

Br: Crestar Bank
101 South Main Street, Rocky Mount

FREDERICK COUNTY

Marathon Bank, The
The Battlefield Business Park
4178 Valley Pike
Stevens City 22601

Br: First American Bank of Virginia
U.S. Route 50

Brs: First Virginia Bank—Shenandoah Valley
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North & State Route 661

GILES COUNTY

Brs: First Virginia Bank—Southwest
300 Main Street, Narrows
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460, Pembroke
214 Virginia Avenue, Rich Creek

GLOUCESTER COUNTY

Brs: Crestar Bank
Main Street, Gloucester Courthouse
Gloucester Point

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

Brs: First Virginia Bank—Commonwealth
Gloucester Courthouse
U.S. Route 17, Hayes

GREENSVILLE COUNTY

Br: Bank of Southside Virginia, The
U.S. Route 58 & Virginia Secondary Highway 686

HALIFAX COUNTY

South Boston Bank
4013 Halifax Road
South Boston 24592

Brs: Central Fidelity Bank
U.S. Route 501 & State Route 129, Halifax
70 South Main Street, Halifax

Brs: Crestar Bank
4027 Halifax Road, Centerville
Seventh Street, Virgilina

HANOVER COUNTY

Hanover Bank
6509 Mechanicsville Turnpike 23111

Br: Central Fidelity Bank
6549 Mechanicsville Pike

Br: Commerce Bank of Virginia
State Routes 637 & 656, Ashland

Brs: Crestar Bank
U.S. Route 301 & State Route 646
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
6008 Mechanicsville Pike, Mechanicsville

Brs: First Virginia Bank—Colonial
700 England Street
700 South Leadbetter Road
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville

Br: Signet Bank/Virginia
338 South Richardson Road

Br: Union Bank and Trust Company
U.S. Route 1 & State Route 657, Ashland

HENRICO COUNTY

Commerce Bank of Virginia
Broad Street Road at Pump Road 23229

The Suburban Bank, d/b/a F&M Bank
1776 Staples Mill Road 23230
Brs: 9012 Three Chopt Road
5001 Lakeside Avenue
1300 East Parham Road

Brs: Central Fidelity Bank
Byrd Airport Terminal Building
5001 Nine Mile Road
109 East Nine Mile Road
7101 West Broad Street Road
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road
12410 Gayton Road
9110 West Broad Street Road

Brs: Crestar Bank
1129 Gaskins Road
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
1601 Willow Lawn Drive
6501 West Broad Street Road
1500 Parham Road
U.S. Route 1 & Parham Road
2694 Williamsburg Road
9072 West Broad Street Road, Tuckernuck Square Shopping Center
7818 Parham Road

Brs: First Virginia Bank—Colonial
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center
2801 Parham Road
Laburnum Avenue & Finlay Road

Brs: Signet Bank/Virginia
4841 Azalea Mall (ND)
8215 West Broad Street Road
1415 East Ridge Road
6922 Lakeside Avenue
4025 Mechanicsville Pike
4840 South Laburnum Avenue
11011 West Broad Street Road
6415 Osborne Turnpike
9 West Nine Mile Road, Highland Springs
400 West Williamsburg Road, Sandston
9700 Gayton Road, Gayton Crossing Shopping Center
Dominion Boulevard & West Broad Street Road
Regency Square, 1420 Parham Road (ND)

EFT: 5801 Bremo Road
8900 Patterson Avenue
Innsbrook Office Park, 5000 Dominion Boulevard

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

HENRY COUNTY

Brs: Crestar Bank
    Marshall Way, Fieldale
    State Routes 57 & 609, Fieldale
    Virginia Avenue and Daniels Creek Road, Collinsville
    U.S. Route 58
    U.S. Route 220 & State Route 724, Ridgeway

Brs: Piedmont Trust Bank
    411 Virginia Avenue, Collinsville
    State Route 57, Stanleytown
    West side of U.S. Route 220

HIGHLAND COUNTY

Blue Grass Valley Bank, The
Blue Grass 24413

First and Citizens Bank
Monterey 24465

ISLE OF WIGHT COUNTY

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430

Farmers Bank, Windsor, Virginia
1 West Windsor Boulevard
Windsor 23487

Br: Bank of Franklin, The
    Airway Shopping Center, U.S. Highway 58, East

JAMES CITY COUNTY

Brs: Citizens and Farmers Bank
    U.S. Route 60 & State Route 607
    Longhill & Olde Towne Roads

Br: Crestar Bank
    U.S. Route 60 & State Route 614, Lightfoot

KING GEORGE COUNTY

King George State Bank, Inc.
State Route #3
King George 22485

Brs: First Virginia Bank
    Dahlgren
    State Routes 3 & 610, King George

KING & QUEEN COUNTY

Br: First Virginia Bank—Commonwealth
    U.S. Route 33 & State Route 670, Mattaponi

KING WILLIAM COUNTY

Citizens and Farmers Bank
8th & Main Streets
West Point 23181
Br: 14th & Main Streets, West Point
EFT: 19th & King William Avenues, West Point

Br: Bank of Essex
    U.S. Route 360, Central Garage

Br: Southside Bank
    Aylett

LANCASTER COUNTY

Bank of Lancaster
100 South Main Street
Kilmarnock 22482

Br: First Virginia Bank-Commonwealth
    Lancaster Square Shopping Center, Kilmarnock

Brs: Signet Bank/Virginia
    White Stone
    U.S. Route 3, The Business Center, Kilmarnock

LEE COUNTY

Farmers and Miners Bank
403 West Morgan Avenue
Pennington Gap 24277
Brs: U.S. Route 58, & State Route 673, Rose Hill
    Southside of U.S. Route 58, near its intersection with State Route 694

Lee Bank & Trust Company
137 Morgan Avenue
Pennington Gap 24277
Brs: U.S. Route 58, Dryden
    Industrial Drive & U.S. Highway 58, Pennington Gap
    St. Charles
    Southwest corner of Church & Institute Streets, Jonesville

Peoples Bank of Ewing
Highway 58
Ewing 24248
Brs: Rose Hill
    U.S. Route 58, Gibson Station

LOUDOUN COUNTY

Bank of Loudoun
30 Catoctin Circle, S.E. 22075

Community Bank and Trust Company of Virginia
Enterprise Street & Free Court
Sterling 22170

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

Loudoun County (Cont.)

Brs: First American Bank of Virginia
13 North King Street, Leesburg
153 South Catoctin Circle, Leesburg
Routes 625, 636 & 838, Sterling
Corner of Mulberry & Main Streets, Round Hill
431 East Main Street, Purcellville
110 Harry Flood Byrd Highway, Sterling

Brs: First Virginia Bank
115 Main Street, Purcellville
Loudoun Valley Shopping Center, Purcellville
101 Enterprise Street, Sterling
212 East Market Street, Leesburg
20921 Davenport Drive, Suite 105, Sterling

Brs: Signet Bank/Virginia
105 Harry Flood Byrd Highway, Sterling
Dulles International Airport, Chantilly
101 East Holly Avenue, Sterling Park
East Market Street & Fort Evans Road, Leesburg

LOUISA COUNTY

Virginia Community Bank
State Route 22 & U.S. Route 33
Louisa 23093

Brs: Mineral Avenue & Fourth Street, Mineral
Main Street & Cutler Avenue, Louisa

LUNENBURG COUNTY

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944

Br: 1910 Main Street, Victoria

Br: Central Fidelity Bank
Sixth & Broad Streets, Kenbridge

MECKLENBURG COUNTY

First Virginia Bank—South Hill
111 East Danville Street
South Hill 23970

Br: Town Square Shopping Center, East Atlantic Street, South Hill

Brs: Central Fidelity Bank
525 North Main Street, Chase City
Virginia Avenue & Fourth Street, Clarksville

Br: Pace American Bank
622 East Atlantic Street, South Hill

Brs: Signet Bank/Virginia
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill

Br: South Boston Bank
State Route 47 & Hervey Road, Chase City

MIDDLESEX COUNTY

Brs: First Virginia Bank—Commonwealth
Cross & Prince George Streets, Urbanna
Deltaville
Saluda

Br: Southside Bank
State Routes 3 &33, Hartfield

MONTGOMERY COUNTY

Bank of Shawsville
Route 460, Shawsville 24162

Br: Blue Ridge Bank
200 College Street

Brs: Central Fidelity Bank
4 East Main Street
2105 Roanoke Street, Christiansburg
920 University City Boulevard, University Mall, Blacksburg
215 North Main Street, Blacksburg
EFT: Virginia Tech Bookstore, Blacksburg
Dietrick Dining Hall, Virginia Tech

Brs: First Virginia Bank—Southwest
985 Cambria Street, N.E.
State Route 114 & U.S. Route 460, Blacksburg
151 Country Club Drive, Blacksburg
902 Price's Fork Road, Blacksburg

NELSON COUNTY

Peoples Bank of Central Virginia
U.S. Route 29, South
Lovingston 22949

Br: State Route 6, Afton

Br: Central Fidelity Bank
Routes 151 & 634, Nellysford

NEW KENT COUNTY

Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton

NORTHAMPTON COUNTY

Eastville Bank, The
Eastville 23347

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

Northampton County (Cont.)

Br: First Virginia Bank of Tidewater
Main Street, Exmore

Brs: Crestar Bank
U.S. Route 13 & State Route 639, Cheriton
U.S. Route 13, Nassawadox

NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated
Heathsville 22472
Brs: U.S. Route 360, Callao
Southwest corner of U.S. Route 360 & State Route 200, Burgess

Brs: First Virginia Bank
Callao
U.S. Route 360 & State Route 634, Heathsville

Brs: Signet Bank/Virginia
Burgess
Reedville

NOTTOWAY COUNTY

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824
Brs: 101 North Main Street, Blackstone (D-I)
210 Carter Street
Agnew Street & Namozine Avenue, Burkeville

Br: Central Fidelity Bank
200 South Main Street, Blackstone

ORANGE COUNTY

Br: First Virginia Bank—Central
235 Madison Road, Orange

PATRICK COUNTY

Br: Crestar Bank
West Blue Ridge Avenue, Stuart

PITTSYLVANIA COUNTY

First Virginia Bank—South
Staunton Plaza Shopping Center
Hurt 24563
Br: Westover Drive & James Road

Brs: Central Fidelity Bank
2 North Main Street, Chatham
Tightsqueeze Plaza, State Routes 29 & 703, Chatham (D-I)

Pittsylvania County (Cont.)

Br: Crestar Bank
Main Street, Gretna

Brs: Peoples Bank of Danville
140 South Main Street
Route 3, 1 mile north of Route 58

POWHATAN COUNTY

Central Virginia Bank
U.S. Route 60
Powhatan 23139

PRINCE EDWARD COUNTY

First Virginia Bank—Southside
200 North Main Street
Farmville 23901
Brs: U.S. Route 15-460, West, Farmville
Farmville Shopping Center, Farmville
College Plaza Shopping Center, Farmville
1508 South Main Street, Farmville

Br: Central Fidelity Bank
127 North Main Street, Farmville

PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The
Prince George

Br: Crestar Bank
Fort Lee, Mahone Avenue, Building P-4307 (F)

Br: First Virginia Bank—Colonial
5320 Oaklawn Boulevard

PRINCE WILLIAM COUNTY

NCNB Virginia
140 Graham Park Road
Dumfries 22026
Br: 1120 Horner Road, Woodbridge

Br: Central Fidelity Bank
2201 Old Bridge Road

Brs: Crestar Bank
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge

Br: First American Bank of Virginia
1476 Davis Ford Road

Brs: First Virginia Bank
14901 Washington Street, Haymarket
14500 Smoketown Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

SCOTT COUNTY

Br: Peoples Bank, Inc.
Main Street, Dungannon

Brs: Signet Bank/Virginia
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City

SHENANDOAH COUNTY

First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22657
Brs: Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock

Brs: Crestar Bank
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg

SMYTH COUNTY

Bank of Marion, The
102 West Main Street
Marion 24354
Brs: 1600 North Main Street, Marion
South Main Street & Washington Avenue, Marion
U.S. Highway 11, Chilhowie

Br: Central Fidelity Bank
U.S. Route 11 & State Route 107, Chilhowie

SOUTHAMPTON COUNTY

Br: Bank of Franklin, The
Shands Shopping Center, Highway 58 East, Courtland

Br: Bank of Sussex and Surry, The
Main Street, Ivor

SPOTSYLVANIA COUNTY

Virginia Heartland Bank
201 Harrison Road 22401

Br: Central Fidelity Bank
4230 Plank Road
EFT: 11023 Leavells Road

Brs: Crestar Bank
8970 Courthouse Road
5101 Jefferson Davis Highway
State Route 3 & Secondary State Route 710

Brs: First Virginia Bank
2062 Plank Road, Greenbrier Shopping Center
137 Spotsylvania Mall, State Route 3
2609 Lafayette Boulevard
EFT: Spotsylvania Mall

Br: Peoples Bank of Danville
Millgarden Drive & C.L. Walker Boulevard

Br: Signet Bank/Virginia
2101 Plank Road

Brs: Union Bank and Trust Company
4540 Lafayette Boulevard
Routes 3 & 639
10415 Courthouse Road

STAFFORD COUNTY

Brs: First Virginia Bank
289 Garrisonville Road
Chatham Square Shopping Center, 300 Butler Road

Brs: Peoples Bank of Danville
Stafford Courthouse
U.S. Route 17

SURRY COUNTY

Br: First Virginia Bank—Commonwealth
200 East Main Street, Surry

SUSSEX COUNTY

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888

Bank of Waverly, The
Main & Bank Streets
Waverly 23890
Brs: State Routes 735 & 634, Sussex
Bank Street, Waverly

Brs: Bank of Southside Virginia
Jarratt
Stony Creek

Br: Central Fidelity Bank
U.S. Route 301 & State Road 139

TAZEWELL COUNTY

Bank of Tazewell County
306 East Main Street
Tazewell 24651
Brs: 2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Citizens Bank of Tazewell
643 East Riverside Drive
Tazewell 24651

First Virginia Bank—Clinch Valley
501 Railroad Avenue
Richlands 24641
Brs: U.S. Route 460 & State Route 719, Claypool Hill
U.S. Highway 19/460 & State Route 16, Tazewell

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

SCOTT COUNTY

Br: Peoples Bank, Inc.
Main Street, Dungannon

Brs: Signet Bank/Virginia
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City

SHENANDOAH COUNTY

First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22657
Brs: Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock

Brs: Crestar Bank
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg

SMYTH COUNTY

Bank of Marion, The
102 West Main Street
Marion 24354
Brs: 1600 North Main Street, Marion
South Main Street & Washington Avenue, Marion
U.S. Highway 11, Chilhowie

Br: Central Fidelity Bank
U.S. Route 11 & State Route 107, Chilhowie

SOUTHAMPTON COUNTY

Br: Bank of Franklin, The
Shands Shopping Center, Highway 58 East, Courtland

Br: Bank of Sussex and Surry, The
Main Street, Ivor

SPOTSYLVANIA COUNTY

Virginia Heartland Bank
201 Harrison Road 22401

Br: Central Fidelity Bank
4230 Plank Road
EFT: 11023 Leavells Road

Brs: Crestar Bank
8970 Courthouse Road
5101 Jefferson Davis Highway
State Route 3 & Secondary State Route 710

Brs: First Virginia Bank
2062 Plank Road, Greenbrier Shopping Center
137 Spotsylvania Mall, State Route 3
2609 Lafayette Boulevard

EFT: Spotsylvania Mall

Br: Peoples Bank of Danville
Millgarden Drive & C.L. Walker Boulevard

Br: Signet Bank/Virginia
2101 Plank Road

Brs: Union Bank and Trust Company
4540 Lafayette Boulevard
Routes 3 & 639
10415 Courthouse Road

STAFFORD COUNTY

Brs: First Virginia Bank
289 Garrisonville Road
Chatham Square Shopping Center, 300 Butler Road

Brs: Peoples Bank of Danville
Stafford Courthouse
U.S. Route 17

SURRY COUNTY

Br: First Virginia Bank—Commonwealth
200 East Main Street, Surry

SUSSEX COUNTY

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888

Bank of Waverly, The
Main & Bank Streets
Waverly 23890
Brs: State Routes 735 & 634, Sussex
Bank Street, Waverly

Brs: Bank of Southside Virginia
Jarratt
Stony Creek

Br: Central Fidelity Bank
U.S. Route 301 & State Road 139

TAZEWELL COUNTY

Bank of Tazewell County
306 East Main Street
Tazewell 24651
Brs: 2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Citizens Bank of Tazewell
643 East Riverside Drive
Tazewell 24651

First Virginia Bank—Clinch Valley
501 Railroad Avenue
Richlands 24641
Brs: U.S. Route 460 & State Route 719, Claypool Hill
U.S. Highway 19/460 & State Route 16, Tazewell

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

WARREN COUNTY

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630
Br: 432 South Street

Br: First American Bank of Virginia
200 Remount Road, Front Royal

Br: First Virginia Bank—Shenandoah Valley
Royal Plaza Shopping Center, Front Royal

Brs: Signet Bank/Virginia
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal

WASHINGTON COUNTY

First Virginia Bank—Damascus
Laurel Avenue
Damascus 24236
Brs: U.S. Route 58, south of State Route 716, Damascus
State Route 80, Meadowview
Northwest corner of U.S. Route 11 & State Route 704
State Route 75, Abingdon

Highlands Union Bank
340 West Main Street
Abingdon 24210

Br: First Bank and Trust Company
Intersection of U.S. Highway 19 & Highway 11

Brs: Central Fidelity Bank
102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon-Bristol Highway, Abingdon

WESTMORELAND COUNTY

Peoples Bank of Montross
Kings Highway
Montross 22520

Brs: First Virginia Bank
Hague
416 Colonial Avenue, Colonial Beach

Brs: Signet Bank/Virginia
State Route 205, Colonial Beach
Kings Highway

WISE COUNTY

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219

First Commonwealth Bank
204 West Main Street
Wise 24293

Miners Exchange Bank
Alternate Route 58
Coeburn 24230

Brs: First Virginia Bank of the Cumberlands
Pound
Main Street, Pound
Southwest corner of U.S. Route 23, Bypass & U.S. Route 23, Business

Br: Signet Bank/Virginia
Fourth & Broad Streets, St. Paul

WYTHE COUNTY

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374
Brs: Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

Br: First Virginia Bank—Southwest
Evanham Square Shopping Center, North 4th Street, Wytheville

YORK COUNTY

First Virginia Bank—Commonwealth
1782 George Washington Memorial Highway
Grafton 23692

Brs: Central Fidelity Bank
U.S. Route 17, York Square Shopping Center, Grafton
455 Merrimac Trail

Brs: Crestar Bank
U.S. Route 17, Grafton
707 Merrimac Trail
U.S. Route 60 (Pocahontas Trail) & McLaws Circle

Br: First American Bank of Virginia
Washington Square Shopping Center, State Route 17 & Dare Road, Grafton

Br: Signet Bank/Virginia
Washington Square Shopping Center, U.S. Route 17, Grafton

(D-I)	Drive-In
(ND)	Night Depository
(EFT)	Electronic Funds Transfer
(F)	Facility

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

American National Bankshares, Inc., P.O. Box 191, Danville, Virginia 24543

C.E.O.-James A. Motley, President
American National Bank and Trust Company, Danville, Virginia

Ballston Bancorp, Inc., 1275 K Street, N.W., Washington, D.C. 22001

C.E.O.-Eugene J. Metzger, Chairman of the Board
The Bank of Northern Virginia, Arlington, Virginia

Bancshares 2000, Inc., 8201 Greensboro Drive, McLean, Virginia 22102

C.E.O.-Dennis J. Roberts, Chief Executive Officer
Bank 2000, National Association, McLean, Virginia
Bank 2000 of Reston, National Association, Reston, Virginia

BankFirst Corp., 1301 Beverly Road, McLean, Virginia 22101

C.E.O.-David M. Cordingley, President
Bank First, National Association, McLean, Virginia

The Bank of Southside Virginia Corporation, P.O. Box 40, Carson, Virginia 23830

C.E.O.-John H. Clements, Chairman of the Board and President
The Bank of Southside Virginia, Carson, Virginia

Central Fidelity Banks, Inc., P.O. Box 27602, Richmond, Virginia 23261

C.E.O.-Carroll L. Saine, Chairman of the Board
Central Fidelity Bank, Richmond, Virginia
Central Fidelity Bank, National Association, Richmond, Virginia

Central Virginia Bankshares, Inc., P.O. Box 39, Powhatan, Virginia 23139

C.E.O.-Ralph L. Lyons, President
Central Virginia Bank, Powhatan, Virginia

Chesapeake Bank Corporation, P.O. Box 1848, Chesapeake, Virginia 23320
C.E.O.-Joseph M. Fail, President
Chesapeake Bank & Trust, Chesapeake, Virginia
American Bank, Newport News, Virginia

Chesapeake Financial Shares, Inc., P.O. Box 1419, Kilmarnock, Virginia 22482
C.E.O.-D. D. Monroe, Jr., President
Chesapeake National Bank, Kilmarnock, Virginia

Colonial-American Bankshares Corporation, 10 Franklin Road, Roanoke, Virginia 24011

C.E.O.-William F. Hawkins, Chairman of the Board
The Mountain National Bank, Clifton Forge, Virginia
Colonial-American National Bank, Roanoke, Virginia

Commonwealth Bankshares, Inc., 403 Boush Street, Norfolk, Virginia 23510

C.E.O.-E.J. Woodard, Jr.
Bank of the Commonwealth, Norfolk, Virginia

Community Bankshares Incorporated, P.O. Box 2166, Petersburg, Virginia 23804

C.E.O.-Nathan S. Jones, III, President
The Community Bank, Petersburg

Crestar Financial Corporation, 919 East Main Street, P.O. Box 26665, Richmond, Virginia 23219

C.E.O.-Richard G. Tilghman, Chairman of the Board
Crestar Bank, Richmond, Virginia
Crestar Bank, N.A., Washington, D.C.
Crestar Bank Maryland, Bethesda, Maryland

Dominion Bankshares Corporation, P.O. Drawer 13327, Roanoke, Virginia 24040
C.E.O.-Warner N. Dalhouse, President

Dominion Bankshares Corporation (Cont.)
    Dominion Bank of Shenandoah Valley, National Association, Bridgewater, Virginia
    Dominion Bank of Greater Hampton Roads, National Association, Norfolk, Virginia
    Dominion Bank of Richmond, National Association, Richmond, Virginia
    Dominion Bank, National Association, Roanoke, Virginia
    Dominion Bank of Northern Virginia, National Association, Vienna, Virginia
    Dominion Bank of Maryland, National Association, Rockville, Maryland
    Dominion Bank of Washington, National Association, Washington, D.C.
    Dominion Bank of Middle Tennessee, Ashville, Tennessee
    Citizens Union Bank, Rogersville, Tennessee
    Merchants & Planters Bank, Newport, Tennessee

F & M Bank Corp., P.O. Box F, Timberville, Virginia 22853

C.E.O.-Dan B. Todd, President
    Farmers & Merchants Bank, Timberville, Virginia

F & M National Corporation, P.O. Box 2800, Winchester, Virginia 22601

C.E.O.-Wilbur M. Feltner, Chairman of the Board
    Albemarle Bank and Trust Company, d/b/a F&M Bank Charlottesville, Charlottesville, Virginia
    F&M Bank-Massanutten, NA, Harrisonburg, Virginia
    The Suburban Bank, d/b/a F&M Bank, Richmond, Virginia
    Farmers and Merchants National Bank, Winchester, Virginia
    F&M Bank-Martinsburg, Martinsburg, West Virginia
    Blakeley Bank and Trust Company, Ranson, West Virginia

Fauquier National Bankshares Inc., 10 Courthouse Square, P.O. Box 561, Warrenton, Virginia 22186

C.E.O.-C. Hunton Tiffany, President
The Fauquier National Bank, Warrenton, Virginia

First American Bankshares, Inc., 15th and H Streets, N.W., Washington, D.C. 20005

C.E.O.-Robert G. Stevens, President
    First American Bank, N.A., Washington, D.C.
    First American Bank of Maryland, Silver Spring, Maryland
    First American Bank of Virginia, McLean, Virginia
    First American Bank of New York, Albany, New York
    Valley Fidelity Bank and Trust Company, Knoxville, Tennessee
    First American Bank of Georgia, Atlanta, Georgia
    Bank of Excambia, N.A., Pensacola, Florida
    First American International Bank, Miami, Florida
    Eastern Shore National Bank, Pocomock City, Maryland

First National Bankshares, Inc., 401 Halifax Street, P.O. Box 955, Emporia, Virginia 23847

C.E.O.-J. R. Gobble, Jr., President
    The First National Bank of Emporia, Emporia, Virginia

First National Corporation, 100 W. King Street, P.O. Box 349, Strasburg, Virginia 22657

C.E.O.-Ronald F. Miller, President
    The First National Bank of Strasburg, Strasburg, Virginia

First Potomac BanCorp, 1443 Emerson Avenue, McLean, Virginia 22101

C.E.O.-Robert A. Young, Chairman of the Board
    Sailors and Merchants Bank and Trust, Vienna, Virginia

First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, Virginia 22042-2336

C.E.O.-Robert H. Zalokar, Chairman of the Board
    First Virginia Bank-South Central, Amherst, Virginia
    First Virginia Bank-Planters, Bridgewater, Virginia
    First Virginia Bank-Central, Charlottesville, Virginia
    First Virginia Bank of the Cumberlands, Clintwood, Virginia
    First Virginia Bank-Highlands, Covington, Virginia
    First Virginia Bank-Damascus, Damascus, Virginia
    First Virginia Bank, Falls Church, Virginia
    First Virginia Bank-Southside, Farmville, Virginia

First Virginia Banks, Inc. (Cont.)
First Virginia Bank-Commonwealth, Grafton, Virginia
First Virginia Bank-South, Hurt, Virginia
First Virginia Bank of Tidewater, Norfolk, Virginia
First Virginia Bank-Clinch Valley, Richlands, Virginia
First Virginia Bank-Colonial, Richmond, Virginia
First Virginia Bank-Southwest, Roanoke, Virginia
First Virginia Bank-Franklin County, Rocky Mount, Virginia
First Virginia Bank-South Hill, South Hill, Virginia
First Virginia Bank of Augusta, Staunton, Virginia
First Virginia Bank-Shenandoah Valley, Woodstock, Virginia
The Commercial Bank, Bel Air, Maryland
Tri-City Bank and Trust Company, Blountsville, Tennessee
United Bank and Trust Company, Upper Marlboro, Maryland
Bank of Madisonville, Madisonville, Tennessee

Fredericksburg National Bancorp, 2403 Fall Hill Avenue, Box 7207, Fredericksburg, Virginia 22404

C.E.O.-Stuart H. Payne, Sr., President
The National Bank of Fredericksburg, Fredericksburg, Virginia

George Mason Bankshares, Inc., P.O. Box 600, Fairfax, Virginia 22030

C.E.O.-Marshall H. Groom, President
The George Mason Bank, Fairfax, Virginia

Harvest Bancorp, Inc., P.O. Box 9, Hamilton, Virginia 22068

C.E.O.-Clyde C. Lamond, III, Chairman of the Board
The Farmers & Merchants National Bank, Hamilton, Virginia

Independent Banks of Virginia, Inc., P.O. Box 3749, Norfolk, Virginia 23514
C.E.O.-C. Phillips Kraemer, President
Heritage Bank & Trust, Norfolk, Virginia
Princess Anne Commercial Bank, Virginia Beach, Virginia
Heritage Bank of Northern Virginia, McLean, Virginia

James Madison Limited, 1730 M Street, N.W., Washington, D.C. 20036

C.E.O.-K. Donald Menefee, Chairman of the Board & President
Madison National Bank, Washington, D.C.
United National Bank of Washington, Washington, D.C.
Madison Bank of Maryland, Silver Spring, Maryland
Madison National Bank of Virginia, McLean, Virginia

Jefferson Bankshares, Inc., P.O. Box 711, Charlottesville, Virginia 22902

C.E.O.-Hovey S. Dabney, Chairman of the Board & President
Jefferson National Bank, Charlottesville, Virginia

Lunenburg Community Bankshares,Inc., P.O. Box 569, Kenbridge, Virginia 23944

C.E.O.-Ben L. Watson, III, Executive Vice President
The Lunenburg County Bank, Kenbridge, Virginia

Mercantile Bankshares Corporation, Two Hopkins Plaza, P.O. Box 1477, Baltimore, Maryland 21201

C.E.O.-H. Furlong Baldwin, Chairman of the Board
The Annapolis Banking and Trust Company, Annapolis, Maryland
Bank of Southern Maryland, La Plata, Maryland
Calvert Bank and Trust Company, Prince Frederick, Maryland
The Chestertown Bank of Maryland, Chestertown, Maryland
The Citizens National Bank, Laurel, Maryland
County Banking & Trust Company, Elkton, Maryland
The Fidelity Bank, Frostburg, Maryland
The First National Bank of St. Mary's, Leonardtown, Maryland
The Forest Hill State Bank, Forest Hill, Maryland
Fredericktown Bank and Trust Company, Frederick, Maryland
Mercantile-Safe Deposit & Trust Company, Baltimore, Maryland
Peninsula Bank, Princess Anne, Maryland
The Peoples Bank of Maryland, Denton, Maryland
Potomac Valley Bank, Gaithersburg, Maryland
St. Michaels Bank, St. Michaels, Maryland
Westminster Bank and Trust Company of Carroll County, Westminster, Maryland
The Eastville Bank, Eastville, Virginia

National Bankshares, Inc., 100 South Main Street, Blacksburg, Virginia 24060
C.E.O.-James G. Rakes, President
The National Bank of Blacksburg, Blacksburg, Virginia

National City Corporation, 1900 East Ninth Street, Cleveland, Ohio 44114
C.E.O.-Edward B. Brandon, Chairman
National City Bank, Arkron, Ohio
First National Bank, Ashland, Ohio
National City Bank, Cleveland, Ohio
National City Bank, Northeast, Columbiana, Ohio
BancOhio National Bank, Columbus, Ohio
First National Bank, Dayton, Ohio
National City Bank, Norwalk, Ohio
Third National Bank, Sandusky, Ohio
Ohio Citizens Bank, Toledo, Ohio
First National Bank of Louisville, Louisville, Kentucky
First National Bank, Louisville, Richmond, Virginia
Third National Bank of Ashland, Ashland, Kentucky
The American National Bank & Trust Co., Bowling Green, Kentucky
Central Bank and Trust Co., Owensboro, Kentucky
First National Bank of Indiana, New Albany, Indiana
Commerce National Bank, Lexington, Kentucky
First Kentucky Trust Co., Louisville, Kentucky
Farmers Citizen Bank, Salem, Indiana

NCNB Corporation, 1 NCNB Plaza, Charlotte, North Carolina 28255
C.E.O.-Hugh L. McColl, Jr., Chairman of the Board
NCNB National Bank of North Carolina, Charlotte, North Carolina
NCNB Virginia, Dumfries, Virginia
NCNB National Bank, Atlanta, Georgia
NCNB National Bank of Florida, Tampa, Florida
NCNB South Carolina, Columbia, South Carolina
NCNB Bank of Maryland, Baltimore, Maryland
NCNB Texas National Bank, Dallas, Texas
Charter Bancshares, Houston, Texas
USBank, St. Petersburg, Florida

Northern Neck Bankshares Corporation, P.O. Box 68, Warsaw, Virginia 22572
C.E.O.-E. Peyton Motley, President
The Northern Neck State Bank, Warsaw, Virginia

The Northern Virginia Banking Corporation, 11 Pidgeon Hill Drive, Sterling, Virginia 22170
C.E.O.-Harold W. Pierce, Chairman of the Board
The National Bank of Northern Virginia, Sterling, Virginia

Old Point Financial Corporation, 1 West Mellen Street, Hampton, Virginia 23663
C.E.O.-Robert F. Shuford, President
Old Point National Bank of Phoebus, Hampton, Virginia

Page Bankshares, Inc., P.O. Box 10, Stanley, Virginia 22851
C.E.O.-C. Gaylon Waters, Secretary/Treasurer
The Farmers and Merchants National Bank of Stanley, Stanley, Virginia

Piedmont BankGroup Incorporated, P.O. Box 4751, Martinsville, Virginia 24115
C.E.O.-Irving M. Groves, Jr., President
Piedmont Trust Bank, Martinsville, Virginia
The First National Bank of Ferrum, Ferrum, Virginia
First Community Bank, Forest, Virginia
Bank of Carroll, Hillsville, Virginia
The First National Bank of Saltville, Saltville, Virginia
The First National Bank of Stuart, Stuart, Virginia

Premier Bankshares Corporation, P.O. Box 909, Tazewell, Virginia 24651

C.E.O.-Joseph W. West, President
Bank of Speedwell, Incorporated, Speedwell, Virginia
Tazewell National Bank, Tazewell, Virginia
Peoples Bank, Inc., Honaker, Virginia
The Richlands National Bank, Richlands, Virginia

Rappahannock Bankshares, Inc., P.O. Box 179, Washington, Virginia 22747

C.E.O.-George K. Miller, President
The Rappahannock National Bank, Washington, Virginia

Riggs National Corporation, P.O. Box 1912, Washington, D.C. 20074

C.E.O.-J. L. Allbritton, Chairman of the Board
The Riggs National Bank of Washington D.C., Washington D.C.
The Riggs National Bank of Virginia, Merrifield, Virginia
The Riggs National Bank of Maryland, Rockville, Maryland

Shawsville Bancorp, Inc., P.O. Box 67, Shawsville, Virginia 24162

C.E.O.-J. E. Pearman, Jr., President,
Bank of Shawsville, Shawsville, Virginia

Signet Banking Corporation, P.O. Box 25970, Richmond, Virginia 23260

C.E.O.-Frederick Deane, Jr., Chairman of the Board
Signet Bank/Virginia, Richmond, Virginia
Signet Bank/Maryland, Baltimore, Maryland
Signet Bank, N.A., Washington, D.C.

Southwest Virginia Bankshares, Inc., P.O. Box 1067, Marion, Virginia 24354

C.E.O.-William D. Smith, President
The Bank of Marion, Marion, Virginia

Sovran Financial Corporation, One Commercial Place, P.O. Box 600, Norfolk, Virginia 23501

C.E.O.-Albert B. Gornto, Jr., President
Sovran Bank, N.A., Richmond, Virginia
Sovran Bank/Maryland, Bethesda, Maryland
Sovran Bank/D.C. National, Washington D.C.
Sovran Bank/Delaware, Dover, Delaware
Sovran Bank/Central South, Nashville, Tennessee
Sovran Bank/Chattanooga, Chattanooga, Tennessee
Sovran Bank/Hickman County, Hickman County, Tennessee
Sovran Bank/Memphis, Memphis, Tennessee
Sovran Bank/Clarksville, Clarksville, Tennessee
Sovran Bank/ Greenville, Greenville, Tennessee
Sovran Bank/Tri-Cities, Johnson City, Tennessee
Sovran Bank/Marshall County, N.A., Marshall County, Tennessee
Sovran Bank/Union City, Union City, Tennessee
Sovran Bank/Eastern, Oak Ridge, Tennessee
Sovran Bank/Kentucky, Hopkinsville, Kentucky

United Financial Banking Companies Inc., 8399 Leesburg Pike, Vienna, Virginia 22180

C.E.O.—Ralph E. Jewell, Chairman of the Board & President
The Business Bank, Vienna, Virginia

Virginia Community Bankshares, Inc., P.O. Box 888, Louisa, Virginia 23093

C.E.O.-A. Pierce Stone, President
Virginia Community Bank, Louisa, Virginia

Washington Bancorporation, 619 14th Street, N.W., Washington, D.C. 20005

C.E.O.-Luther H. Hodges, Jr., Chairman of the Board
The National Bank of Washington, Washington, D.C.
The Washington Bank (of Virginia), Reston, Virginia

TRUST SUBSIDIARIES

Signet Trust Company
7 North Eighth Street
Richmond, Virginia 23219

Dominion Trust Company
213 South Jefferson Street
Roanoke, Virginia 24040

FOREIGN BRANCHES AND EDGE ACT BANKS

Signet Banking Corporation, Richmond, Virginia

Signet Bank/Virginia, Richmond, Virginia
Branch: Nassau, Bahamas
Signet Bank International, Richmond, Virginia (Edge Act)
Signet Bank/Virginia (Grand Cayman) Limited, Georgetown, Cayman Islands

Crestar Financial Corporation, Richmond, Virginia

Crestar Bank, Richmond, Virginia
Branch: Georgetown, Cayman Islands

SAVINGS INSTITUTION HOLDING COMPANIES AND THEIR VIRGINIA CHARTERED SUBSIDIARIES

Heritage Financial Corporation
Heritage Savings Bank, FSB
10th and Main Streets
Richmond, Virginia 23214
(Authorized: August 24, 1978)

Ameribanc Investors Group
Ameribanc Savings Bank
7630 Little River Turnpike
9th Floor
Post Office Box 36
Annandale, Virginia 22003
(Authorized: June 28, 1984)

Investors Financial Corporation
9201 Forest Hill Avenue
Richmond, Virginia 23235
(Authorized: December 24, 1987)

CONSOLIDATED STATEMENT OF CONDITION OF STATE CHARTERED SAVINGS INSTITUTIONS AS OF DECEMBER 31

		1987 26 SAVINGS INSTITUTIONS 179 BRANCHES	1988 21 SAVINGS INSTITUTIONS 148 BRANCHES
	ASSETS		
1.	First mortgage loans	$4,714,613,827	$4,674,799,306
2.	Home improvement loans	8,966,046	9,315,735
3.	Loans on savings accounts	16,395,816	15,424,653
4.	Other loans	546,129,694	539,738,694
5.	Real estate owned	73,181,526	65,344,083
6.	Office buildings	60,401,838	65,724,645
7.	Furniture and fixtures	27,295,298	26,742,057
8.	Cash on hand and in banks	148,314,440	146,964,440
9.	Federal Home Loan Bank stock	52,563,841	47,306,900
10.	Government obligations	170,043,446	227,833,022
11.	Other investments	417,824,940	360,156,641
12.	Other assets	436,858,715	290,539,912
13.	TOTAL ASSETS	$6,672,589,427	$6,469,890,088
	LIABILITIES		
14.	Savings accounts	$5,096,985,872	$4,689,764,504
15.	Advances from F.H.L.B.	652,890,043	661,492,629
16.	Borrowed money	445,963,376	573,818,195
17.	Loans in process	117,783,872	200,141,750
18.	Other liabilities	116,574,983	95,067,785
19.	TOTAL LIABILITIES	$6,430,198,146	$6,220,284,863
	NET WORTH		
20.	Reserves required by law	$ 14,529,138	$ 12,338,631
21.	Voluntary reserves	3,326,833	1,682,472
22.	Capital stock	60,302,283	35,413,803
23.	Surplus and undivided profits	164,233,027	200,170,319
24.	TOTAL NET WORTH	$ 242,391,281	$ 249,605,225
25.	TOTAL LIABILITIES & NET WORTH	$6,672,589,427	$6,469,890,088

SAVINGS INSTITUTIONS APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

SAVINGS INSTITUTION MERGERS

DATE	DESCRIPTION	ACTIVITY
8/5/88	Investors Savings Bank, Richmond, VA to merge into it United Savings Bank, Vienna, VA under the charter and title of "Investors Savings Bank."	Pending

ACQUISITIONS OF SAVINGS INSTITUTIONS PURSUANT TO SECTION 6.1-194.87 OF THE VIRGINIA CODE

DATE	DESCRIPTION	ACTIVITY
12/19/88	Ameribanc Investors Group Voting Trust, Geneva, Switzerland to acquire control or power to vote more than 50.0 percent of the voting stock of Ameribanc Investors Group and Ameribanc Savings Bank, Annandale, VA	Pending

ACQUISITIONS PURSUANT TO SECTION 6.1-194.105 OF THE VIRGINIA CODE

DATE	DESCRIPTION	ACTIVITY
8/23/88	Investors Savings Bank, Richmond, VA to acquire Severn Savings Bank, F.S.B., Annapolis, MD	Pending

SAVINGS INSTITUTION BRANCHES

DATE	INSTITUTION	LOCATION	ACTIVITY
1/19/88	First Colonial Savings Bank Hopewell, VA	Ironbridge Road & Landfill Drive, Chesterfield County, VA	Approved 7/5/88
1/20/88	United Savings Bank Vienna, VA	6225 Brandon Avenue Springfield, Fairfax County, VA	Approved 5/9/88
2/3/88	Commonwealth Savings Bank of Virginia Manassas, VA	14091 John Marshall Highway, Gainsville, Prince William, VA	Approved 4/14/88
2/10/88	Investors Savings Bank Richmond, VA	1650 Willow Lawn Drive Henrico County, VA	Approved 4/7/88
2/16/88	Ameribanc Savings Bank Annandale, VA	13813 Warwick Boulevard City of Newport News, VA	Approved 4/29/88
2/16/88	Ameribanc Savings Bank Annandale, VA	2715 Huntington Avenue City of Newport News, VA	Approved 4/29/88
2/16/88	Ameribanc Savings Bank Annandale, VA	3201 Pacific Avenue City of Virginia Beach, VA	Approved 5/2/88
2/16/88	Ameribanc Savings Bank Annandale, VA	6024 Virginia Beach Boulevard City of Virginia Beach, VA	Approved 4/29/88
2/16/88	Ameribanc Savings Bank Annandale, VA	3529 Virginia Beach Boulevard City of Virginia Beach, VA	Approved 4/29/88
2/16/88	Ameribanc Savings Bank Annandale, VA	1635 Laskin Road City of Virginia Beach, VA	Approved 4/29/88

SAVINGS INSTITUTIONS APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

DATE	INSTITUTION	LOCATION	ACTIVITY
2/16/88	Ameribanc Savings Bank Annandale, VA	1229 Lafayette Street City of Williamsburg, VA	Approved 4/29/88
2/17/88	Investors Savings Bank Richmond, VA	8433 Timberlake Road City of Lynchburg, VA	Approved 4/29/88
2/22/88	Liberty Savings Bank Warrenton, VA	13 Culpeper Street Warrenton, Fauquier County, VA	Approved 5/17/88
3/14/88	Commonwealth Savings Bank of Virginia Manassas, VA	11180 Lee Highway City of Fairfax, VA	Approved 5/27/88
4/7/88	Black Diamond Savings Bank Norton, VA	2 North Main Street City of Harrisonburg, VA	Approved 6/14/88
6/16/88	Investors Savings Bank Richmond, VA	3426 West Cary Street City of Richmond, VA	Approved 8/18/88
8/11/88	Investors Savings Bank Richmond, VA	2120 Langhorne Road City of Lynchburg, VA	Approved 9/30/88
8/11/88	Investors Savings Bank Richmond, VA	130 Church Avenue City of Roanoke, VA	Approved 9/30/88
8/12/88	First Savings Bank of Virginia Springfield, VA	10693 Courthouse Road Spotsylvania County, VA	Withdrawn 11/28/88
9/8/88	Investors Savings Bank Richmond, VA	Northeast corner of Magruder Boulevard & Butler Farm Road, City of Hampton, VA	Pending
9/16/88	United Savings Bank Vienna, VA	13810-A Braddock Road Centreville, Fairfax County, VA	Pending
10/17/88	Investors Savings Bank Richmond, VA	Southeast corner of State Route 54 & U.S. Route 1, Ashland, Hanover County, VA	Pending
11/7/88	Commonwealth Savings Bank of Virginia Manassas, VA	13484 Dumfries Road Prince William County, VA	Pending

NON-DEPOSITORY OFFICES

DATE	INSTITUTION	LOCATION	ACTIVITY
3/4/88	Black Diamond Savings Bank Norton, VA	64 West Water Street Harrisonburg, Rockingham County, VA	Approved 3/17/88
3/4/88	Black Diamond Savings Bank Norton, VA	13609 Genito Road Chesterfield County, VA	Approved 3/17/88
7/26/88	Seasons Savings Bank Richmond, VA	425 Southlake Boulevard Chesterfield County, VA	Approved 8/8/88

SAVINGS INSTITUTIONS APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

BRANCH RELOCATIONS

DATE	INSTITUTION	LOCATION	ACTIVITY
9/15/88	Newport News Savings Bank - Newport News, VA	From: Route 3 To: Route 3, Lancaster Shopping Center both in Kilmarnock, Lancaster County, VA	Approved 10/7/88

SAVINGS INSTITUTION STATUS CHANGES—1988

SAVINGS INSTITUTIONS BRANCH OPENINGS

January	5	Investors Savings Bank, Richmond, VA opened a branch office at the southeast corner of State Route 17 & Grafton Station Lane, Grafton, York County, VA
February	22	Investors Savings Bank, Richmond, VA opened a branch office at 1265 Seminole Trail, Albemarle County, VA
May	9	Ameribanc Savings Bank, Annandale, VA opened a branch office at 13813 Warwick Boulevard, City of Newport News, VA
May	9	Ameribanc Savings Bank, Annandale, VA opened a branch office at 2715 Huntington Avenue, City of Newport News, VA
May	9	Ameribanc Savings Bank, Annandale, VA opened a branch office at 6024 Virginia Beach Boulevard, City of Virginia Beach, VA
May	9	Ameribanc Savings Bank, Annandale, VA opened a branch office at 1635 Laskin Road, City of Virginia Beach, VA
May	16	Ameribanc Savings Bank, Annandale, VA opened a branch office at 3201 Pacific Avenue, City of Virginia Beach, VA
May	16	Ameribanc Savings Bank, Annandale, VA opened a branch office at 3529 Virginia Beach Boulevard, City of Virginia Beach, VA
May	16	Ameribanc Savings Bank, Annandale, VA opened a branch office at 1229 Lafayette Street, City of Williamsburg, VA
May	18	United Savings Bank, Vienna, VA opened a branch office at 6225 Brandon Avenue, Springfield, Fairfax County, VA
June	6	Caroline Savings Bank, Bowling Green, VA opened a branch office at Salem Station Boulevard & Leavells Road, Spotsylvania County, VA
June	20	Black Diamond Savings Bank, Norton, VA opened a branch office at 2 North Main Street, City of Harrisonburg, VA
July	18	Investors Savings Bank, Richmond, VA opened a branch office at 8433 Timberlake Road, City of Lynchburg, VA
August	29	Investors Savings Bank, Richmond, VA opened a branch office at 1650 Willow Lawn Drive, Henrico County, VA
September	19	Commonwealth Savings Bank of Virginia, Manassas, VA opened a branch office at 14091 John Marshall Highway, Gainsville, Prince William County, VA
October	3	Commonwealth Savings Bank of Virginia, Manassas, VA opened a branch office at 11180 Lee Highway, City of Fairfax, VA

SAVINGS INSTITUTIONS APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

October	3	Investors Savings Bank, Richmond, VA opened a branch office at 2120 Langhorne Road, City of Lynchburg, VA
October	3	Investors Savings Bank, Richmond, VA opened a branch office at 130 Church Avenue, S.W., City of Roanoke, VA
October	24	Liberty Savings Bank, Warrenton, VA opened a branch office at 13 Culpeper Street, Warrenton, Fauquier County, VA
November	21	Investors Savings Bank, Richmond, VA opened a branch office at 3426 West Cary Street, City of Richmond, VA

NON-DEPOSITORY OFFICE OPENINGS

April	4	Black Diamond Savings Bank, Norton, VA opened a non-depository office at 13609 Genito Road, Chesterfield County, VA
August	1	Seasons Savings Bank, Richmond, VA opened a non-depository office at 425 Southlake Boulevard, Chesterfield County, VA

SAVINGS INSTITUTIONS MAIN OFFICE RELOCATIONS

July	17	Shore Savings Bank moved the location of its main office from Old U.S. Route 13, Town of Accomac to U.S. Route 13, Town of Onley, both in Accomack County, VA.

SAVINGS INSTITUTIONS BRANCH OFFICE RELOCATIONS

January	4	Investors Savings Bank, Richmond, VA moved the location of its branch office from 100 North Sixth Street to 600 East Main Street, both in the City of Richmond, VA
October	17	Newport News Savings Bank, Newport News, VA moved the location of its branch office from Route 3, Main Street to Route 3, Lancaster Shopping Center, both in the Town of Kilmarnock, Lancaster County, VA

SAVINGS INSTITUTIONS BRANCH CLOSINGS

July	30	Investors Savings Bank, Richmond, VA closed a branch office at 8300 Midlothian Turnpike, Chesterfield County, VA
July	30	Investors Savings Bank, Richmond, VA closed a branch office at 8310 Midlothian Turnpike, Chesterfield County, VA
October	3	Jefferson Savings and Loan Association, Warrenton, VA closed a branch office at 2120 Langhorne Road, City of Lynchburg, VA
October	3	Jefferson Savings and Loan Association, Warrenton, VA closed a branch office at 130 Church Avenue, S.W., City of Roanoke, VA

NON-DEPOSITORY OFFICE CLOSINGS

July	25	Black Diamond Savings Bank, Norton, VA closed a non-depository office at 13609 Genito Road, Chesterfield County, VA
August	1	Seasons Savings Bank, Richmond, VA closed a nondepository office at 611 North Courthouse Road, Chesterfield County, VA

SAVINGS INSTITUTIONS APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

CHANGES IN TITLE

February	23	Lincoln Savings and Loan Association, Richmond, VA changed its name to Seasons Savings Bank
May	3	Fairfax Savings Bank, Springfield, VA changed its name to First Savings Bank of Virginia
May	6	Caroline Savings and Loan Association, Bowling Green, VA changed its name to Caroline Savings Bank
August	9	Shore Savings and Loan Association, Onley, VA changed its name to Shore Savings Bank

STATE CHARTERED SAVINGS INSTITUTIONS WHICH CONVERTED TO FEDERAL CHARTER

March	25	Colonial Savings and Loan Association, Richmond, VA converted to a federal savings bank under the title of CorEast Savings Bank, FSB
July	15	Cardinal Savings and Loan Association, Richmond, VA converted to a federal savings bank under the title of Ultimate Savings Bank, FSB
October	20	The Cooperative Building and Loan Association of Lynchburg, Incorporated, Lynchburg, VA converted to a federal savings bank under the title of Co-operative Savings Bank, F.S.B.

RECEIVERSHIP

July	8	The Federal Savings and Loan Insurance Corporation took possession of McLean Savings and Loan Association, McLean, VA, as receiver duly appointed by the Federal Home Loan Bank Board

STATE CHARTERED SAVINGS INSTITUTIONS ACQUIRED BY FEDERAL SAVINGS BANKS

May	18	Standard Savings and Loan Association, Grundy, VA was acquired by Chevy Chase Savings Bank, F.S.B., Chevy Chase, MD

	SL-217 FIRST COMMONWEALTH SAVINGS BANK ALEXANDRIA 1 OFFICE	SL-173 AMERIBANC SAVINGS BANK ANNANDALE 37 OFFICES
ASSETS		
1. First mortgage loans	$132,604,331	$ 977,802,110
2. Home improvement loans	—	—
3. Loans on savings accounts	155,616	3,843,622
4. Other loans	2,474,183	15,530,565
5. Real estate owned	—	15,293,454
6. Office buildings	1,728,572	14,186,449
7. Furniture and fixtures	574,011	6,596,409
8. Cash on hand and in banks	4,153,184	20,625,918
9. Federal Home Loan Bank stocks	783,400	7,610,000
10. Government obligations	2,481,128	—
11. Other investments	41,308,876	97,994,626
12. Other assets	5,201,007	112,738,537
13. TOTAL ASSETS	$191,464,308	$1,272,221,690
LIABILITIES		
14. Savings accounts	$150,589,733	$ 900,741,508
15. Advances from F.H.L.B.	4,500,000	152,200,000
16. Borrowed money	24,169,583	130,251,290
17. Loans in process	—	—
18. Other liabilities	678,717	28,513,324
19. TOTAL LIABILITIES	$179,938,033	$1,211,706,122
NET WORTH		
20. Reserves required by law	$ —	$ —
21. Voluntary reserves	—	—
22. Capital stock	100,200	500,000
23. Surplus and undivided profits	11,426,075	60,015,568
24. TOTAL NET WORTH	$ 11,526,275	$ 60,515,568
25. TOTAL LIABILITIES AND NET WORTH	$191,464,308	$1,272,221,690

*Mutual Association

DECEMBER 31, 1988

SL-129 CAROLINE SAVINGS BANK BOWLING GREEN 2 OFFICES	SL-267 GUARANTY SAVINGS AND LOAN ASSSOCIATION CHARLOTTESVILLE 4 OFFICES	SL-216 VIRGINIA SAVINGS BANK FRONT ROYAL 3 OFFICES	SL-228 FIRST COLONIAL SAVINGS BANK HOPEWELL 6 OFFICES	SL-201 COMMONWEALTH SAVINGS BANK OF VIRGINIA MANASSAS 3 OFFICES	
$22,762,594	$ 75,172,190	$46,075,430	$ 88,008,365	$71,150,884	1.
240,323	—	4,129	46,580	—	2.
194,922	451,548	5,482	—	524,354	3.
2,621,336	3,952,672	4,681,771	15,963,299	11,867,003	4.
—	—	—	276,144	273,089	5.
549,593	217,152	877,523	1,819,346	1,290,142	6.
71,663	520,512	179,631	333,717	913,910	7.
528,885	2,198,079	1,997,250	763,831	6,542,020	8.
293,600	827,200	299,800	803,000	612,900	9.
—	2,000,000	—	17,821,333	1,650,016	10.
1,662,325	22,240,105	821,956	6,464,917	849,955	11.
380,933	484,079	664,769	4,267,821	2,397,896	12.
$29,306,174	$108,063,537	$55,607,741	$136,568,353	$98,072,169	13.
$21,620,685	$ 78,562,051	$44,108,941	$113,860,921	$73,204,976	14.
5,000,000	4,900,000	2,600,000	5,400,000	11,000,000	15.
3,418	18,548,682	2,500,000	9,805,813	—	16.
583,800	1,934,057	3,659,567	1,475,138	7,792,237	17.
282,476	902,199	560,533	785,224	1,072,519	18.
$27,490,379	$104,846,989	$53,429,041	$131,327,096	$93,069,732	19.
$ 110,030	$ —	$ —	$ 203,614	$ —	20.
—	—	—	—	—	21.
364,165	671,460	1,081,210	990,915	500,000	22.
1,341,600	2,545,088	1,097,490	4,046,728	4,502,437	23.
$ 1,815,795	$ 3,216,548	$ 2,178,700	$ 5,241,257	$ 5,002,437	24.
$29,306,174	$108,063,537	$55,607,741	$136,568,353	$98,072,169	25.

STATEMENT OF CONDITION

	SL-142 *IMPERIAL SAVINGS & LOAN ASSOCIATION INCORPORATED MARTINSVILLE 1 OFFICE	SL-84 NEWPORT NEWS SAVINGS BANK NEWPORT NEWS 12 OFFICES
ASSETS		
1. First mortgage loans	$3,554,177	$299,569,451
2. Home improvement loans	194,970	8,179
3. Loans on savings accounts	287,958	1,780,638
4. Other loans	641,467	15,367,372
5. Real estate owned	13,001	18,300,305
6. Office buildings	60,173	3,501,343
7. Furniture and fixtures	6,262	975,414
8. Cash on hand and in banks	1,985,929	4,176,042
9. Federal Home Loan Bank stocks	40,900	2,344,700
10. Government obligations	447,610	5,499,449
11. Other investments	2,600	15,960,658
12. Other assets	37,825	9,961,190
13. TOTAL ASSETS	$7,272,872	$377,444,741
LIABILITIES		
14. Savings accounts	$6,740,660	$291,917,131
15. Advances from F.H.L.B.	—	22,387,041
16. Borrowed money	—	36,143,328
17. Loans in process	2,113	—
18. Other liabilities	19,200	5,678,019
19. TOTAL LIABILITIES	$6,761,973	$356,125,519
NET WORTH		
20. Reserves required by law	$ 213,240	$ 11,379,986
21. Voluntary reserves	—	—
22. Capital stock	—	1,380,000
23. Surplus and undivided profits	297,659	8,559,236
24. TOTAL NET WORTH	$ 510,899	$ 21,319,222
25. TOTAL LIABILITIES AND NET WORTH	$7,272,872	$377,444,741

*Mutual Association

DECEMBER 31, 1988

SL-223 BLACK DIAMOND SAVINGS BANK NORTON	SL-191 SHORE SAVINGS BANK ONLEY	SL-112 *ELIZABETH BUILDING AND LOAN ASSOCIATION, INCORPORATED PORTSMOUTH	SL-264 SENTINEL SAVINGS BANK RICHLANDS	SL-239 INVESTORS SAVINGS BANK RICHMOND	
4 OFFICES	4 OFFICES	1 OFFICE	2 OFFICES	51 OFFICES	
$52,912,690	$45,378,419	$3,619,738	$ 9,416,131	$1,739,018,000	1.
160,500	—	—	220,713	896,000	2.
694,990	440,920	—	310,261	3,696,000	3.
3,598,043	434,005	—	3,846,155	248,705,000	4.
654,121	—	—	320,534	11,137,000	5.
478,177	926,181	—	171,033	23,746,000	6.
212,467	343,095	2,355	143,287	9,149,000	7.
1,768,510	757,156	372,718	1,517,732	44,483,000	8.
356,500	333,700	—	114,100	23,271,000	9.
300,000	1,500,394	—	2,323,173	164,758,000	10.
4,444,483	940,045	—	2,869,033	29,190,000	11.
566,624	211,349	15,864	237,219	90,780,000	12.
$66,147,105	$51,265,264	$4,010,675	$21,489,371	$2,388,829,000	13.
$58,267,964	$45,261,052	$1,078,824	$19,946,420	$1,662,136,000	14.
4,000,000	3,467,588	—	—	316,408,000	15.
—	—	2,486,932	—	208,313,000	16.
1,110,758	358,222	—	—	94,352,000	17.
546,101	258,482	111,952	410,121	27,494,000	18.
$63,924,823	$49,345,344	$3,677,708	$20,356,541	$2,308,703,000	19.
$ 295,903	—	$ 92,365	—	—	20.
36,745	—	—	103,321	—	21.
969,298	100,600	—	1,104,148	10,786,000	22.
920,336	1,819,320	240,602	(74,639)	69,340,000	23.
$ 2,222,282	$ 1,919,920	$ 332,967	$ 1,132,830	$ 80,126,000	24.
$66,147,105	$51,265,264	$4,010,675	$21,489,371	$2,388,829,000	25.

STATEMENT OF CONDITION

	SL-226 SEASONS SAVINGS BANK RICHMOND 4 OFFICES	SL-15 *SOUTHWEST VIRGINIA SAVINGS AND LOAN ASSOCIATION ROANOKE 5 OFFICES
ASSETS		
1. First mortgage loans	$244,819,269	$54,642,277
2. Home improvement loans	—	118,210
3. Loans on savings accounts	142,544	298,879
4. Other loans	2,478,418	690,764
5. Real estate owned	2,516,473	—
6. Office buildings	1,994,437	2,686,337
7. Furniture and fixtures	812,292	222,494
8. Cash on hand and in banks	22,133,846	789,812
9. Federal Home Loan Bank stocks	2,503,400	649,000
10. Government obligations	1,000,000	2,222,889
11. Other investments	5,791,781	3,237,145
12. Other assets	36,842,279	412,375
13. TOTAL ASSETS	$321,034,739	$65,970,182
LIABILITIES		
14. Savings accounts	$214,395,145	$54,186,269
15. Advances from F.H.L.B.	49,150,000	5,250,000
16. Borrowed money	23,745,000	1,230,000
17. Loans in process	23,993,150	966,625
18. Other liabilities	6,508,698	783,433
19. TOTAL LIABILITIES	$317,791,993	$62,416,327
NET WORTH		
20. Reserves required by law	$ —	$ —
21. Voluntary reserves	—	—
22. Capital stock	1,288,883	—
23. Surplus and undivided profits	1,953,863	3,553,855
24. TOTAL NET WORTH	$ 3,242,746	$ 3,553,855
25. TOTAL LIABILITIES AND NET WORTH	$321,034,739	$65,970,182

*Mutual Association

DECEMBER 31, 1988

SL-286 FIRST SAVINGS BANK OF VIRGINIA SPRINGFIELD 1 OFFICE	SL-200 UNITED SAVINGS BANK VIENNA 15 OFFICES	SL-260 SEABOARD SAVINGS AND LOAN ASSOCIATION VIRGINIA BEACH 4 OFFICES	SL-185 JEFFERSON SAVINGS AND LOAN ASSOCIATION WARRENTON 7 OFFICES	SL-252 LIBERTY SAVINGS BANK WARRENTON 2 OFFICES	
$30,679,825	$360,450,671	$ 82,551,745	$258,217,706	$ 76,393,303	1.
—	7,376,483	11,464	38,184	—	2.
30,212	1,085,264	471,936	948,678	60,829	3.
5,245,099	175,381,442	11,004,985	5,679,452	9,575,663	4.
—	—	3,492,367	13,067,595	—	5.
—	7,519,530	—	2,011,039	1,961,618	6.
230,982	4,277,950	—	329,722	846,884	7.
1,716,521	10,709,258	8,773,161	3,985,509	6,986,079	8.
127,600	1,874,200	526,600	3,199,600	735,700	9.
—	1,000,000	—	19,237,285	5,591,745	10.
4,120,985	10,390,247	12,400,000	99,466,904	—	11.
629,549	12,305,493	405,947	9,730,898	2,268,258	12.
$42,780,773	$592,370,538	$119,638,205	$415,912,572	$104,420,079	13.
$34,765,550	$489,153,332	$84,199,216	$263,737,568	$81,290,558	14.
1,360,000	7,210,000	9,660,000	53,000,000	4,000,000	15.
—	26,820,988	15,158,585	74,641,576	—	16.
2,503,225	43,510,093	—	6,023,609	11,877,156	17.
803,544	4,952,683	1,800,840	10,320,722	2,584,998	18.
$39,432,319	$571,647,096	$110,818,641	$407,723,475	$99,752,712	19.
$ —	$ —	$ —	$ —	$ 43,493	20.
—	1,542,406	—	—	—	21.
3,225,000	6,008,529	4,454,035	535,130	1,354,230	22.
123,454	13,172,507	4,365,529	7,653,967	3,269,644	23.
$ 3,348,454	$ 20,723,442	$ 8,819,564	$ 8,189,097	$ 4,667,367	24.
$42,780,773	$592,370,538	$119,638,205	$415,912,572	$104,420,079	25.

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

(S) Ameribanc Savings Bank
7620 Little River Turnpike
Annandale 22003 (Fairfax County)
Year Opened—1957
C.E.O.—J. H. Harrison
Brs: City of Alexandria—
3690-A King Street
951 North Fairfax Street
City of Charlottesville—
1709 Emmet Street
City of Fredericksburg—
1316 Jefferson Davis Highway
City of Manassas—
8640 Centreville Road
8402 Sudley Road
City of Newport News—
13813 Warwick Boulevard
2715 Huntington Avenue
City of Virginia Beach—
5288 Providence Road
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard
6024 Virginia Beach Boulevard
1635 Laskin Road
3201 Pacific Avenue
3529 Virginia Beach Boulevard
City of Williamsburg—
1229 Lafayette Street
Arlington County—
2444 North Harrison Street
Fairfax County—
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
Leesburg Pike & State Route 50, Seven Corners Regional Shopping Center
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna
13826 Lee Highway, Centreville
Fauquier County—
276 Lee Highway, Warrenton
Loudoun County—
101 East Holly Avenue, Sterling
258 East Market Street, Leesburg
Prince William County—
13448 Jefferson Davis Highway, Woodbridge
13953 Jefferson Davis Highway, Woodbridge
12771 Harbor Drive, Woodbridge
Spotsylvania County—
990 Bragg Road, Village Square Shopping Center
Stafford County—
1396 Garrisonville Road

(S) Black Diamond Savings Bank
440 Park Avenue
Norton 24273
Year Opened—1973
C.E.O.—D. M. Green
Brs: City of Harrisonburg—
2 North Main Street
Lee County—
700 East Morgan Avenue, Pennington Gap
Tazewell County—
122 Fairfax Avenue, Richlands

(S) Caroline Savings Bank
268 North Main Street
Bowling Green 22427 (Caroline County)
Date Opened—1974
C.E.O.—W. R. Southworth
Br: Spotsylvania County—
Salem Station Boulevard & Leavells Road

(S) Commonwealth Savings Bank of Virginia
9201 West Church Street
Manassas 22110
Year Opened—1967
C.E.O.—C. W. Whittaker
Brs: City of Fairfax—
11180 Lee Highway
Prince William County—
14091 John Marshall Highway

(M) Elizabeth Building and Loan Association, Incorporated
519 Washington Street
Portsmouth 23704
Year Opened—1912
C.E.O.—C. O. Barclay, Jr.

(S) First Colonial Savings Bank
5100 Oaklawn Boulevard, P.O. Box 326
Hopewell 23860 (Prince George County)
Year Opened—1975
C.E.O.—J. C. Stewart
Brs: City of Colonial Heights—
2208 Boulevard
City of Petersburg—
1883 South Crater Road
Dinwiddie County—
U.S. Route 1
State Route 226 at U.S. Route 1
Nottoway County—
Blackstone Shopping Center, Blackstone
Non-depository Office:
Prince George County—
Prince George Commons

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

(S) First Commonwealth Savings Bank
301 South Washington Street
Alexandria 22314
Year Opened—1969
C.E.O.—J. C. York, Jr.

First Savings Bank of Virginia
6206 Rolling Road
Springfield 22152 (Fairfax County)
Year Opened—1985
C.E.O.—Stephen H. Detwiler
Non-depository Office:
Fairfax County—
Suite 100, 6564 Loisdale Court

(S) Guaranty Savings and Loan Association
1700 Seminole Trail
P.O. Box 6337
Charlottesville 22906 (Albemarle County)
Year Opened—1981
C.E.O.—James Gercke
Brs: City of Charlottesville—
2125 Ivy Road
206 Fifth Street, N.E.
City of Staunton—
460 Commerce Square

(M) Imperial Savings & Loan Association Incorporated
211 Fayette Street
Martinsville 24112
Year Opened—1929
C.E.O.—W. B. Muse, Jr.

(S) Investors Savings Bank
8001 West Broad Street
Richmond 23229 (Henrico County)
Year Opened—1974
C.E.O.—R. G. Butcher, Jr.
Brs: City of Charlottesville—
2033 Ivy Road
310 East Main Street
City of Chesapeake—
1028 Battlefield Boulevard
City of Franklin—
510 North Main Street
City of Harrisonburg—
Mason & Gay Streets
City of Lynchburg—
Village Courts Shopping Center, Boonsboro Road
2110 Langhorne Road
8433 Timberlake Road
2120 Langhorne Road
City of Norfolk—
Colonial Avenue & 21st Street
City of Portsmouth—
3225 High Street
600 Crawford Street
City of Richmond—
410 Libbie Avenue
1009 East Main Street
7012 Marlow Road
5007 Brook Road
9026 Forest Hill
600 East Main Street
Stony Point Shopping Center, Forest Hill Avenue
3426 West Cary Street
City of Roanoke—
130 Church Avenue, S.W.
City of Suffolk—
8837 Eclipse Drive
117 Market Street
City of Virginia Beach—
3664 Virginia Beach Boulevard
1115 First Colonial Road
Indian River & Kempsville Roads
5284 Providence Road
Dam Neck Road & General Booth Boulevard
City of Winchester—
426 Weems Lane
Albemarle County—
1265 Seminole Trail
Chesterfield County—
4901 Millridge Parkway, East
1001 Sycamore Square Drive
7119 Hull Street Road
6541 Centralia Road
10700 Midlothian Turnpike
Hanover County—
5711 Mechanicsville Turnpike
6618 Mechanicsville Turnpike
Henrico County—
1930 Gaskins Road
900 Parham Road
11272 Patterson Avenue
7119 Staples Mill Road
1152 Wilkinson Road
9006 West Broad Street Road
4390 Laburnum Avenue
1650 Willow Lawn Drive
Prince Edward County—
Route 460, West, Farmville
Rockingham County—
U.S. Route 33 & State Route 974
Spotsylvania County—
Intersection of State Routes 3 & 639
York County—
State Route 17 & Grafton Station Lane, Grafton
Non-depository Office:
City of Richmond—
9201 Forest Hill Avenue
Henrico County—
5008 Monument Avenue
EFT:
Henrico County—
Corner of Gayton & Gaskins Roads

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

(S) Jefferson Savings and Loan Association
Northern Virginia Shopping Center
550 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened—1960
C.E.O.—T. L. May
Brs: City of Charlottesville—
300 Preston Avenue
Albemarle County—
1705 Seminole Trail
Culpeper County—
701 South Main Street
Loudoun County—
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg
Page County—
20 East Luray Shopping Center, Luray

(S) Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened—1974
C.E.O.—J. L. Burleson
Br: Fauquier County—
13 Culpeper Street, Warrenton

(S) Newport News Savings Bank
301 Hiden Boulevard
Newport News 23606
Year Opened—1887
C.E.O.—Theodore W. Potter
Brs: City of Hampton—
30 South Armistead Avenue
2034 Coliseum Drive
City of Newport News—
13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street
Gloucester County—
Route 17, Gloucester
Route 17, Gloucester Point
James City County—
1312 Jamestown Road
Lancaster County—
Route 3, Lancaster Shopping Center, Kilmarnock
Richmond County—
Route 360, Warsaw
York County—
2018 U.S. Route 17, Grafton Shopping Center, Grafton
Non-Depository Offices—
SR Box 242, Marlin Drive, Duck, Dare County, North Carolina

(S) Seaboard Savings and Loan Association
501 South Independence Boulevard
Virginia Beach 23452
Year Opened—1977
C.E.O.—C. W. Keel
Brs: City of Norfolk—
100 East Main Street
City of Portsmouth—
6201 Portsmouth Boulevard
City of Virginia Beach—
2943 Shore Drive, Be-Lo Shopping Center

(S) Seasons Savings Bank
11655 Midlothian Turnpike
Richmond 23234 (Chesterfield County)
Year Opened—1974
C.E.O.—Thomas A. Ronzetti
Brs: City of Richmond—
1108 East Main Street
Henrico County—
3631 Mechanicsville Pike
5801 Patterson Avenue
Non-depository Office:
Chesterfield County—
401 Southlake Boulevard
425 Southlake Boulevard

(S) Sentinel Savings Bank
315 Railroad Avenue, P.O. Drawer M
Richlands 24641 (Tazewell County)
Year Opened—1978
C.E.O.—Claude H. Barrett
Br: Tazewell County—
710 East Riverside Drive

(S) Shore Savings Bank
U.S. Route 13, P.O. Box 920
Onley 23418 (Accomack County)
Year Opened—1962
C.E.O.—S. C. Harvard
Brs: Accomack County—
Maddox Boulevard, Chincoteague
Northampton County—
U.S. Route 13, Cheriton
Bank Street, Exmore

(M) Southwest Virginia Savings and Loan Association
306 Second Street, S.W. Roanoke 24011
Year Opened—1927
C.E.O.—B. L. Rakes
Brs: City of Roanoke—
1611 Hershberger Road, N.W.
City of Salem—
40 West Main Street
Roanoke County—
2133 Electric Road, S.W.
200 Maple Street, Vinton

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1988

(S) United Savings Bank
8219 Leesburg Pike
Vienna 22180 (Fairfax County)
Year Opened—1965
C.E.O.—H. D. Orebaugh
Brs: City of Fairfax—
Suite 105, 10777 Main Street
City of Manassas—
8697 Sudley Road
Arlington County—
3709 Columbia Pike
3141 Lee Highway
Fairfax County—
9450 Arlington Boulevard
9527 Braddock Road
3829 A George Mason Drive,
501 Maple Avenue, West, Vienna
1320 Old Chain Bridge Road, McLean
13900 Lee-Jackson Memorial Highway, Chantilly
5616 Ox Road
2340 Dulles Corner Boulevard, Herndon
11419 Sunset Hills Road
6225 Brandon Avenue, Springfield

(S) Virginia Savings Bank
Sixth & Commerce Streets
P.O. Box 1238
Front Royal 22630 (Warren County)
Year Opened—1980
C.E.O.—W. M. Funk
Brs: City of Winchester—
35 Featherbed Lane
Shenandoah County—
Intersection of U.S. Route 11 & State Route 670, Woodstock

(M) Mutual Associations
(S) Stock Associations

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTION OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

CITIES

CITY OF ALEXANDRIA

First Commonwealth Savings & Loan Association
301 South Washington Street 22314

Brs: Ameribanc Savings Bank
3690-A King Street
951 North Fairfax Street

CITY OF CHARLOTTESVILLE

Brs: Guaranty Savings and Loan Association
205 Fifth Street, N.E.
2125 Ivy Road

Brs: Investors Savings Bank
2033 Ivy Road
310 East Main Street

Br: Ameribanc Savings Bank
1709 Emmit Street

Br: Jefferson Savings and Loan Association
300 Preston Avenue

CITY OF CHESAPEAKE

Br: Investors Savings Bank
1028 Battlefield Boulevard

CITY OF COLONIAL HEIGHTS

Br: First Colonial Savings Bank
2208 Boulevard

CITY OF FAIRFAX

Br: Commonwealth Savings Bank of Virginia
11180 Lee Highway

Br: United Savings Bank
Suite 105, 10777 Main Street

CITY OF FRANKLIN

Br: Investors Savings Bank
510 North Main Street

CITY OF FREDERICKSBURG

Br: Ameribanc Savings Bank
1316 Jefferson Davis Highway

CITY OF HAMPTON

Brs: Newport News Savings Bank
30 South Armistead Avenue
2034 Coliseum Drive

CITY OF HARRISONBURG

Br: Black Diamond Savings Bank
2 North Main Street

Br: Investors Savings Bank
Mason and Gay Streets

CITY OF LYNCHBURG

Brs: Investors Savings Bank
2110 Langhorne Road
Village Courts Shopping Center,
Boonsboro Road
8433 Timberlake Road
2120 Langhorne Road

CITY OF MANASSAS

Commonwealth Savings Bank of Virginia
9201 West Church Street 22110

Brs: Ameribanc Savings Bank
8640 Centreville Road
8402 Sudley Road

Br: United Savings Bank
8697 Sudley Road

CITY OF MARTINSVILLE

Imperial Savings & Loan Association,
Incorporated
211 Fayette Street 24112

CITY OF NEWPORT NEWS

Newport News Savings Bank
301 Hiden Boulevard 23606
Brs: 13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street

Brs: Ameribanc Savings Bank
13813 Warwick Boulevard
2715 Huntington Avenue

CITY OF NORFOLK

Br: Seaboard Savings and Loan Association
100 East Main Street

CITY OF NORTON

Black Diamond Savings Bank
440 Park Avenue 24273

CITY OF PETERSBURG

Br: First Colonial Savings Bank
1883 South Crater Road

CITY OF PORTSMOUTH

Elizabeth Building and Loan Association,
Incorporated
519 Washington Street 23704

Brs: Investors Savings Bank
3225 High Street
600 Crawford Street

Br: Seaboard Savings and Loan Association
6201 Portsmouth Boulevard

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTION OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

CITY OF RICHMOND

Brs: Investors Savings Bank
600 East Main Street
410 Libbie Avenue
1009 East Main Street
7012 Marlow Road
5007 Brook Road
9026 Forest Hill
3426 West Cary Street

Non-depository Office:
9201 Forest Hill Avenue

Br: Seasons Savings Bank
1108 East Main Street

CITY OF ROANOKE

Southwest Virginia Savings and Loan Association
306 Second Street, S.W. 24011
Br: 1611 Hershberger Road, N.W.

Br: Investors Savings Bank
130 Church Avenue, S.W.

CITY OF SALEM

Br: Southwest Virginia Savings and Loan Association
40 West Main Street

CITY OF STAUNTON

Br: Guaranty Savings and Loan Association
460 Commerce Square

CITY OF SUFFOLK

Brs: Investors Savings Bank
8837 Eclipse Drive
117 Market Street

CITY OF VIRGINIA BEACH

Seaboard Savings and Loan Association
501 South Independence Boulevard 23452
Br: 2943 Shore Drive, Be-Lo Shopping Center

Brs: Ameribanc Savings Bank
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard
5288 Providence Road
6024 Virginia Beach Boulevard
1635 Laskin Road
3201 Pacific Avenue
3529 Virginia Beach Boulevard

Brs: Investors Savings Bank
3664 Virginia Beach Boulevard
1115 First Colonial Road
Indian River & Kempsville Roads
5284 Providence Road
Dam Neck Road & General Booth Boulevard

CITY OF WILLIAMSBURG

Br: Ameribanc Savings Bank
1229 Lafayette Street

CITY OF WINCHESTER

Br: Investors Savings Bank
426 Weems Lane

Br: Virginia Savings Bank
35 Featherbed Lane

COUNTIES

ACCOMACK COUNTY

Shore Savings Bank
U.S. Route 13
Onley 23418
Br: Maddox Boulevard, Chincoteague

ALBEMARLE COUNTY

Guaranty Savings and Loan Association
1700 Seminole Trail
Charlottesville 22906

Br: Investors Savings Bank
1265 Seminole Trail

Br: Jefferson Savings and Loan Association
1705 Seminole Trail

ARLINGTON COUNTY

Br: Ameribanc Savings Bank
2444 North Harrison Street

Brs: United Savings Bank
3709 Columbia Pike
3141 Lee Highway

CAROLINE COUNTY

Caroline Savings Bank
268 North Main Street
Bowling Green 22427

CHESTERFIELD COUNTY

Seasons Savings Bank
11655 Midlothian Turnpike 23235
Non-depository Offices:
401 Southlake Boulevard
425 Southlake Boulevard

Brs: Investors Savings Bank
4901 Millridge Parkway, East
1001 Sycamore Square Drive
7119 Hull Street
6541 Centralia Road
10700 Midlothian Turnpike

CULPEPER COUNTY

Br: Jefferson Savings and Loan Association
701 South Main Street

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTION OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

DINWIDDIE COUNTY

Brs: First Colonial Savings Bank
U.S. Route 1, Dinwiddie Courthouse
State Route 226 at U.S. Route 1

FAIRFAX COUNTY

Ameribanc Savings Bank
7620 Little River Turnpike
Annandale 22003
Brs: 13826 Lee Highway, Centreville
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
Leesburg Pike & U.S. Route 50, Seven Corners Regional Shopping Center
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

First Savings Bank of Virginia
6206 Rolling Road
Springfield 22152
Non-depository Office:
Suite 100, 6564 Loisdale Court

United Savings Bank
8219 Leesburg Pike
Vienna 22180
Brs: 3829 A South George Mason Drive
9450 Arlington Boulevard
9527 Braddock Road
501 Maple Avenue, West, Vienna
1320 Old Chain Bridge Road, McLean
13900 Lee-Jackson Memorial Highway, Chantilly
5615 Ox Road
11419 Sunset Hills Road
2340 Dulles Corner Boulevard, Suite 100, Herndon
6225 Brandon Avenue, Springfield

FAUQUIER COUNTY

Jefferson Savings and Loan Association
Northern Virginia Shopping Center
550 Broadview Avenue
Warrenton 22186

Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186
Br: 13 Culpeper Street, Warrenton

Br: Ameribanc Savings Bank
276 Lee Highway, Warrenton

GLOUCESTER COUNTY

Brs: Newport News Savings Bank
Route 17, Gloucester Courthouse
Route 17, Gloucester Point

HANOVER COUNTY

Br: Investors Savings Bank
5711 Mechanicsville Pike
6618 Mechanicsville Pike

HENRICO COUNTY

Investors Savings Bank
8001 West Broad Street Road 23229
Brs: 1930 Gaskins Road
9006 West Broad Street Road
900 Parham Road
11272 Patterson Avenue
7119 Staples Mill Road
1152 Wilkinson Road
4390 Laburnum Avenue
1650 Willow Lawn Drive
Non-depository Office:
5008 Monument Avenue
EFT: Corner of Gayton & Gaskin Roads

Brs: Seasons Savings Bank
3631 Mechanicsville Pike
5801 Patterson Avenue

JAMES CITY COUNTY

Br: Newport News Savings Bank
1312 Jamestown Road

LANCASTER COUNTY

Br: Newport News Savings Bank
Route 3, Lancaster Shopping Center, Kilmarnock

LEE COUNTY

Br: Black Diamond Savings Bank
700 East Morgan Avenue, Pennington Gap

LOUDOUN COUNTY

Brs: Ameribanc Savings Bank
101 East Holly Avenue, Sterling
258 East Market Street, Leesburg

Brs: Jefferson Savings and Loan Association
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg

NORTHAMPTON COUNTY

Brs: Shore Savings Bank
U.S. Route 13, Cheriton
Bank Street, Exmore

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTION OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1988

NOTTOWAY COUNTY

Br: First Colonial Savings Bank
Blackstone Shopping Center,
Blackstone

PAGE COUNTY

Br: Jefferson Savings and Loan Association
20 East Luray Shopping Center, Luray

PRINCE EDWARD COUNTY

Br: Investors Savings Bank
Route 460, West, Farmville

PRINCE GEORGE COUNTY

First Colonial Savings Bank
5100 Oaklawn Boulevard 23860
Non-depository Office:
Route 106, Prince George Courthouse

PRINCE WILLIAM COUNTY

Brs: Ameribanc Savings Bank
13448 Jefferson Davis Highway,
Woodbridge
13953 Jefferson Davis Highway,
Woodbridge
12771 Harbor Drive, Woodbridge

Br: Commonwealth Savings Bank of Virginia
14091 John Marshall Highway

RICHMOND COUNTY

Br: Newport News Savings Bank
Route 360, Warsaw

ROANOKE COUNTY

Brs: Southwest Virginia Savings and Loan
Association
2133 Electric Road, S.W.
200 Maple Street, Vinton

ROCKINGHAM COUNTY

Br: Investors Savings Bank
U.S. Route 33 & State
Route 974

SHENANDOAH COUNTY

Br: Virginia Savings Bank
Corner of U.S. Route 11 & State Route
670, Woodstock

SPOTSYLVANIA COUNTY

Br: Caroline Savings Bank
Salem Station Boulevard & Leavells
Road

Br: Ameribanc Savings Bank
990 Bragg Road, Village Square
Shopping Center

Br: Investors Savings Bank
Northeast corner of State
Routes 3 & 639

STAFFORD COUNTY

Br: Ameribanc Savings Bank
1396 Garrisonville Road

TAZEWELL COUNTY

Sentinel Savings Bank
315 Railroad Avenue
Richlands 24641
Br: 710 East Riverside Drive

Br: Black Diamond Savings Bank
122 Fairfax Avenue, Richlands

WARREN COUNTY

Virginia Savings Bank
Sixth & Commerce Streets
Front Royal 22630

YORK COUNTY

Br: Investors Savings Bank
State Route 17 & Grafton Station
Lane, Grafton

Br: Newport News Savings Bank
2018 U.S. Route 17, Grafton Shopping
Center, Grafton

INDUSTRIAL LOAN ASSOCIATIONS AND THEIR OFFICERS

CLIFTON FORGE

Industrial Loan Company
508 Main Street 24422
President—Frederick F. Johnson
Assets—$243,250

FREDERICKSBURG

Southern Industrial Loan Corporation of Covington
403 William Street 24401
President—Nelson A. Graves, Jr.
Assets—$194,042

NORFOLK

Fleet Industrial Loan Company
#5 Koger Executive Center 23502
Vice President—J. B. Stanforth
Assets—$16,949,604

Mutual Savings and Loan Company Incorporated, The
2001 Granby Street 23510
President—William E. Wood
Assets—$2,048,805

RICHMOND

Commercial Credit Plan Industrial Loan Company
1514 Parham Road 23229
Vice President—E. G. Quesenberry, Jr.
Assets—$3,632,733

Realty Industrial Loan Corporation
210 East Main Street 23219
President—Hilton W. Goodwyn, Jr.
Assets—$734,358

Security Industrial Loan Association
Massey Building, 4th & Main Streets 23219
President—Ezra J. Denerstein
Assets—$3,938,680

VIRGINIA BEACH

American Industrial Loan Association
5101 Cleveland Street 23462
President—V. W. Roane
Assets—$13,291,267

Essex Industrial Loan Association/Virginia Beach
200 Golden Oak Court 23462
President—John B. Syer
Assets—$4,388,352

Norfolk Industrial Loan Association
200 Golden Oak Court 23462
President—James T. Davis, Jr.
Assets—$36,227

WAYNESBORO

Beneficial Industrial Loan Association
437 Walnut Avenue 22980
President—Lily O. Tichenor
Assets—$195,909

INDUSTRIAL LOAN ASSOCIATIONS
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
AS OF DECEMBER 31

	1987	1988
ASSETS		
Cash and balances with banks	$ 579,952	$ 633,503
Loan and discounts	28,046,849	35,276,003
Other securities	546,468	627,883
Premises, furniture & fixtures	115,852	112,529
Other real estate owned	398,803	588,762
Other assets	6,907,738	8,414,547
TOTAL ASSETS	$36,595,662	$45,653,227
LIABILITIES		
Bills payable and rediscounts	$ 3,666,302	$15,224,545
Interest collected but not earned	205,137	208,004
Taxes accrued	261,347	28,338
Interest accrued on certificates of investment	245	104,176
Other liabilities	20,100,465	16,104,857
TOTAL LIABILITIES	$24,233,496	$31,669,920
CAPITAL		
Capital stock	$ 925,083	$ 922,983
Surplus	3,948,150	4,038,351
Undivided profits	7,279,327	8,861,610
Reserves	209,606	160,363
TOTAL CAPITAL	$12,362,166	$13,983,307
TOTAL LIABILITIES AND CAPITAL	$36,595,662	$45,653,227

CREDIT UNIONS

DECEMBER 31
CONSOLIDATED BALANCE SHEET

ASSETS	1987	1988
Loans	$662,905,874	$ 759,519,262
Cash	21,552,106	20,459,071
U.S. Government Obligations	60,059,128	45,378,595
Federal Agency Securities	40,158,052	68,770,157
Common Trust Investments (GSPS, NIFCU's, etc.)	1,923,759	1,012,946
Shares, Deposits & Certificates in Corporate Centrals	56,340,647	59,936,550
Shares, Deposits & Certificates in Banks, S&L's & MSB's	73,914,022	46,368,102
Shares, Deposits & Certificates in other Credit Unions	-0-	50,000
Loans to Other Credit Unions	4,150	-0-
Share Insurance Capitalization Deposit	6,945,571	8,376,056
All Other Investments	3,319,070	11,788,383
Land and Buildings (Net of Depreciation)	9,098,481	9,362,028
Other Fixed Assets (Net of Depreciation)	4,088,308	5,071,841
All Other Assets	6,427,345	7,439,864
TOTAL ASSETS	$946,736,513	$1,043,532,855
LIABILITIES SAVINGS EQUITY		
Promissory Notes	$ 410,781	$ 2,061,281
Other Notes/Interest Payable	2,573,517	860,170
Accounts Payable	2,818,196	2,675,942
Dividends Payable	4,963,763	4,674,330
All Other Liabilities	-0-	-0-
TOTAL LIABILITIES	$ 10,766,257	$ 10,271,723
Share Certificates	$147,598,499	$ 188,366,092
Share Draft Accounts	55,581,976	63,584,454
IRA Accounts	114,149,704	132,660,446
Other Shares	539,448,574	557,067,057
TOTAL SHARES	$856,778,753	$ 941,678,049
Regular/Statutory Reserve	$ 34,024,199	$ 36,072,877
Other Reserves	15,684,753	18,722,610
Undivided Earnings	29,482,551	36,787,596
TOTAL EQUITY	$ 79,191,503	$ 91,583,083
TOTAL LIABILITIES & EQUITY	$946,736,513	$1,043,532,855
Number of Credit Unions in Operation	108	100

CREDIT UNIONS
CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

INCOME	1987	1988
Interest on Loans (Gross)	$ 69,748,527	$ 79,714,486
Less: Interest Refunded	(93,881)	(56,944)
Income from Investments	19,638,168	18,846,592
Other Operating Income	3,518,756	5,353,416
TOTAL GROSS INCOME	$ 92,811,570	$103,857,550
EXPENSES		
Employee Compensation & Benefits	$11,692,155	$ 12,456,251
Travel & Conference Expense	419,713	545,250
Office Occupancy Expense	1,426,760	1,599,830
Office Operations Expense	5,260,241	5,902,659
Education & Promotional Expenses	578,713	693,004
Loan Servicing Expense	1,185,277	1,488,415
Professional & Outside Services	1,396,375	1,435,213
Provision for Investment Losses	520,864	77,600
Provision for Loan Losses	2,667,953	3,499,282
Members Insurance	1,865,603	1,873,646
Operating Fees (Exam & Super Fee)	333,808	392,431
Interest on Borrowed Money	139,243	137,160
Miscellaneous Operating Expenses	869,502	1,161,556
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	$28,356,207	$ 31,262,297
NET INCOME (LOSS) BEFORE DIVIDENDS	$64,455,363	$ 72,595,253
Gain (loss) on Investments	$ (1,417)	$ (36,411)
Gain (loss) on Deposition of Fixed Assets	14,210	132,682
Other Non-Operating Income (Expense)	10,473	163,447
TOTAL NON-OPERATING GAINS (LOSS)	$ 23,266	$ 259,718
Total Net Income (loss) Before Dividends	$64,478,629	$ 72,854,971
Dividends	53,085,966	59,252,664
Net Income (loss) After Dividends	$11,392,663	$ 13,602,307
Less Required Transfer to Statutory Reserve	3,174,365	2,898,708
Change to Undivided Earnings as a Result of Operations	$ 8,218,298	$ 10,703,599

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
ALEXANDRIA			
*A.B. and W. Transit Employees Credit Union, Incorporated, 614 North Washington Street 22314	4/17/52	R. Croson	$ 9,208,346
*Alexandria Postal Credit Union, Incorporated, 1100 Wythe Street 22314	3/23/49	S. A. Jennings	1,506,450
*Allied Service Employee's Credit Union, Incorporated, 510 Montgomery Street, PO Box 1726, 22313	10/8/54	A. V. Cangiano	399,359
*City of Alexandria Employees Credit Union, Inc., 1434 Duke Street 22314	10/13/58	R. L. Stickles	5,603,147
ARLINGTON			
*AMS Credit Union, 1777 North Kent Street 22209	8/31/77	S. Prosak	984,893
*Arlington County Employees Credit Union, Incorporated, 3900 North Fairfax Drive, #300, 22203	2/27/53	P. E. Long	16,658,553
BLACKSBURG			
*E.T.C. Virginia Credit Union, Incorporated, Electro-Tec Corp., 1600 North Main Street 24060	3/24/53	R. McCoy	106,773
CEDAR BLUFF			
*S & S Machinery Credit Union, Route 3, Box 70, 24609	3/1/72	B. Stump	592,538
CHARLOTTESVILLE			
*University of Virginia Employees Credit Union, Inc., University of Virginia Hospital 22901	5/19/54	R. W. Freer	27,984,025
CHESAPEAKE			
*Chesapeake City Employees Credit Union, 137 Holt Drive, PO Box 15225, 23320	5/18/71	J. E. Newbern	2,118,147
*Chesapeake Public School Employees Credit Union, Inc., 544 Battlefield Boulevard, South 23320	4/2/61	W. H. White	3,828,118
*Norfolk Southern Employees' Credit Union, Incorporated, 1324 North Battlefield Boulevard, Suite 3-F Greenbrier Square 23320-2171	4/26/28	T. E. Coates, Jr.	2,249,278
*Texaco Employees' Credit Union, Incorporated, Foot of Banks Street 23324	11/12/53	A. A. Basnight	691,894
COLLINSVILLE			
*National Homes Employees Credit Union, Route 220, Roanoke Road, PO Box 578, 24078	7/16/64	V. Witcher	138,460

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
COVINGTON			
*Hercules Covington Employees Credit Union, 424 West Prospect Street 24426	9/4/69	D. Hicks	364,102
*WECCU Credit Union, 201 North Maple Avenue 24426	9/17/53	C. Landis, Sr.	7,442,484
DANVILLE			
*Danville Postal Credit Union, Incorporated, 700 Main Street, PO Box 1344, 24543	4/1/27	T. W. Scott	1,248,293
*Piedmont Educational Employee's Credit Union, Incorporated, 306 Poplar Street 24541	5/12/69	R. Dorr	3,703,613
*R and B Employees Credit Union, 700 Monument Street, PO Box 331, 24541	2/6/70	J. B. Warren	112,542
*U.S.E. Credit Union, PO Box 3400, 24541	4/12/79	J. W. Barker	1,331,533
FAIRFAX			
*Fairfax County Employees Credit Union, Incorporated, 3857 Plaza Drive 22030	4/29/58	J. L. Lemons	27,705,096
FALLS CHURCH			
*Healthcare Systems Credit Union, 3300 Gallows Road 22046	2/16/70	H. A. Schmitt, Jr.	9,943,254
FORT MONROE			
*Fort Monroe Credit Union, Incorporated, Building T-261, Patch Road 23651	9/15/53	R. E. Baughan, Jr.	16,686,615
HAMPTON			
*Hampton City Employees Credit Union, Incorporated, City Hall, 22 Lincoln Street 23669	11/17/55	L. C. Riggs, Jr.	2,803,269
*Hampton Roads Educators Credit Union, Inc. 1445 West Queen Street 23669	4/6/54	A. G. West	8,872,197
HOPEWELL			
*ICI Employees Credit Union, Discovery Drive, Bermuda Hundred 23860	1/30/76	R. T. Williams	314,088
LEESBURG			
*Loudoun Credit Union, 2A West Loudoun Street 22075	2/3/78	L. C. Turner	1,343,174
LOVINGSTON			
*N.C.S.E. Credit Union, Inc., Nelson County School Board Office 22949	6/25/70	P. M. Drumheller	331,260
LURAY			
*Valley Credit Union, Route 5, Box 66, 22835	11/4/75	R. Lancaster	186,899

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
LYNCHBURG			
*Campbell County Employee's Credit Union, Inc., 4528 Golf Park Drive 24502	9/19/56	E. Taylor	288,388
*LG-ML Employees Credit Union; Tate Springs Road 24504	10/1/70	J. W. Bawyer	509,370
*Lynchburg Appalachian Employees Credit Union, Incorporated, 800 Main Street 24504	6/28/54	R. S. Byrd, Jr.	296,769
*Lynchburg Postal and Federal Employees Credit Union, Incorporated, 3300 Odd Fellows Road, Room B-2, Main Post Office 24505	5/1/26	J. G. Myers, Jr.	3,167,240
*Strother Drug Employees Credit Union, Incorporated, 9221 Timberlake Road 24505	4/24/57	E. Stinnette, Jr.	121,759
*T.M.C. Employees Credit Union, Inc. 1000 Robins Road, PO Box 10341, 24506	2/15/52	P. W. Stilwell	784,862
*V.B.H. Employees Credit Union, Incorporated, 3300 Rivermont Avenue 24503	10/14/65	H. F. Kramer	411,742
*Virginia League Central Credit Union, Incorporated, 1207 Fenwick Drive 24506	9/29/39	E. H. Farley, Jr.	11,675,326
MANASSAS			
*Contelco Credit Union, Incorporated, 9269 Lee Avenue, PO Box 449, 22110	1/20/69	M. Robinson	9,084,257
*P.W.C. Employees Credit Union, 9254 Lee Avenue, PO Box 47, 22110	1/21/71	R. Sutphin	431,693
*P.W.H. Employees Credit Union, Inc., 8700 Sudley Road 22110	10/10/69	S. Kilby	1,666,025
MARTINSVILLE			
*M.H.M.H.C. Employees Credit Union, Memorial Hospital, Northside Drive 24112	9/18/70	D. Wilson	610,227
*Martinsville DuPont Employees Credit Union, Incorporated, DuPont Road & U.S. Route 2200, 24112	3/23/53	D. W. Nunn	66,836,421
*Martinsville Postal Credit Union, Incorporated, 1123 Spruce Street 24112	7/1/49	D. Walker	163,584
MOUNT JACKSON			
*Shenandoah County Credit Union, Route 1, 4066 South Main Street, PO Box 354, 22842	9/1/81	D. M. Myers	217,766
NEWPORT NEWS			
*Chessie-Newport News Credit Union, 8000 Marshall Avenue, PO Box 5230, 23505	4/28/28	H. C. Jones, Jr.	5,363,533
*Newport News Educator's Credit Union, Incorporated, 12626 Nettles Drive 23606	11/1/54	C. McKoy	17,733,488
*Newport News Municipal Employees Credit Union, Incorporated, 2400 Washington Avenue 23607	11/21/50	W. E. Argabrite	15,671,792

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
Newport News (Cont.)			
*Newport News Post Office Credit Union, Incorporated, Rouse Tower, 3rd Floor, 6060 Jefferson Avenue 23607	3/7/52	H. M. Deane	1,915,135
*Newport News Shipbuilding Employees' Credit Union, Inc., 3711 Huntington Avenue 23607	6/2/28	B. P. Hill	289,082,078
*Riverside Hospital Employees Credit Union, Inc., J. Clyde Morris Boulevard 23601	9/1/70	K. Hahn	2,002,903
NORFOLK			
*Belt Line Employees Credit Union, Incorporated, 147 Granby Street 23510	12/23/29	F. M. Williams	1,447,500
*Economy Credit Union, 1157 Production Road 23502	9/28/72	D. B. Hood	167,087
*Farm Fresh Employees Credit Union, 1151 Azalea Garden Road 23502	3/28/68	A. Wanzelak	1,995,334
*Norfolk Newspaper Employees Credit Union, Incorporated, 150 West Brambleton Avenue 23510	8/14/53	H. K. Eichelberger	2,235,812
*Norfolk, Va. Postal Credit Union, Incorporated, Tidewater General Mail Facility Building, Room 246, PO Box 781, 23501	3/9/25	S. J. Annunziata	3,733,187
*Old Dominion University Credit Union, Inc., Webb Center, 49th Street 23508	1/16/59	R. H. Kirby	7,558,183
*Prime Care Credit Union, Incorporated, 600 Gresham Drive 23507	3/9/70	J. Balk	5,007,718
PALMYRA			
*Fluvanna County School Employees Credit Union, Fluvanna County School Board 22901	5/6/75	S. Seay	58,392
PETERSBURG			
*Federal Employees Credit Union of Petersburg, Incorporated, 29 Franklin Street, 23803	8/14/24	T. M. Crawley, Jr.	1,614,849
*Petersburg Federal Reformatory Credit Union, Incorporated, Federal Reformatory 23803	8/27/51	W. W. Hawkins	725,769
PORTSMOUTH			
*Naval Hospital Credit Union, Incorporated, Building 109, Naval Regional Medical Center 23705	11/11/53	W. Guinn	3,427,980
*The Navy Yard Credit Union, Incorporated, Building 202, Norfolk Naval Shipyard 23709	6/7/29	J. M. Burton	34,307,594
*PFD FIREFIGHTERS Credit Union, Incorporated, 361 Effingham Street 23704	5/24/55	K. G. Ballentine	2,826,916

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
Portsmouth (Cont.)			
*Portsmouth Police Credit Union, Incorporated, 701 Crawford Street 23704	4/24/57	G. W. Waters	993,224
*The Portsmouth Post Office Credit Union, Incorporated, 933 Broad Street, Room 123, PO Box 7265, 23707	2/3/49	G.M. Henley	1,811,256
*Procter & Gamble Employees Credit Union, Incorporated, 3600 Elm Avenue 23705	12/1/58	J. C. Lewin, Jr.	242,573
RICHMOND			
*Blue Cross and Blue Shield of Virginia Employees' Credit Union, Incorporated, 2015 Staples Mill Road 23279	12/17/58	J. Kalkowsky	3,737,398
*DIR Credit Union, Incorporated, 400 North 8th Street, 23240	12/21/50	B. Medlin	4,101,090
*Dominion Credit Union, Incorporated, One James River Plaza 23219	10/5/40	C. R. Goode, III	26,583,727
*NABISCO Employees Credit Union, 6002 South Laburnum Avenue 23231	8/22/76	D. M. Baylor	1,199,841
*Richmond Fire Department Credit Union, Incorporated, 4715 Forest Hill Avenue 23225	5/15/29	W. C. Jones	4,232,610
*Richmond Memorial Hospital Employees Credit Union, Incorporated, 1300 Westwood Avenue 23227	11/11/57	V. Love	2,220,657
*Richmond Police Department Credit Union, Incorporated, 501 North 9th Street 23219	11/15/34	I. A. Neal	1,387,323
*The Richmond Postal Credit Union, Incorporated, 1801 Brook Road 23260	11/22/23	B. Wilson	26,648,140
*S.C.L. Employees Credit Union of Richmond, Inc., Bryan Park Terminal, RF&P Railroad, PO Box 6355, 23230	6/17/52	W. E. Patterson	181,829
*S.M.H. Employees Credit Union, Incorporated, 5801 Bremo Road 23226	4/11/69	B. Bray	1,525,456
*Southern States Employees' Credit Union, Incorporated, 6606 West Broad Street Road 23213	5/5/40	A.E. Zehringer, Jr.	7,402,254
*Spruance Cellophane Employees Credit Union, Incorporated, 7119 Jefferson Davis Highway 23237	3/24/53	J. Woodbury	5,491,379
*Thalhimers Credit Union, Incorporated, 6th & Broad Streets 23219	9/15/30	C. W. Lindsay	2,073,330
*University Credit Union, Special Programs Building, Room 113, PO Box 236, University of Richmond 23173	4/1/75	A. F. Powell	230,087
*Virginia Credit Union, Inc. 808 East Broad Street 23219	12/11/28	D. J. Hall	143,446,507
*Virginia United Methodist Conference Credit Union, Inc., 4016 West Broad Street 23230	3/27/52	G. S. Lightner	6,694,724

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
Richmond (Cont.)			
*William Byrd Press Employees' Credit Union, Incorporated, 2901 Byrdhill Road 23228	6/29/51	D. W. Hill	1,533,377
RIDGEWAY			
*CCC Martinsville Employees Credit Union, Incorporated Route 4, Box 244, 24148	8/10/64	E. L. Fisher	489,812
ROANOKE			
*Times-World Employees Credit Union, Incorporated, 201 West Campbell Avenue 24010	9/18/41	K. Shively	798,667
SALEM			
*Salem E.B.A. Credit Union, Incorporated, 731 Harrison Avenue 24153	2/24/57	L. Cyphers	3,045,494
SMITHFIELD			
*Gwaltney Employees Credit Union Incorporated, Highways 66 & 10, 23430	8/10/61	B. R. Wise	1,369,502
*Smithfield Packing Employees' Credit Union, Smithfield Packing Co. 23430	4/27/71	O. Addison	1,029,963
STAUNTON			
*Staunton Employees Credit Union, 1114 Johnston Street, P.O. Box 1294, 24401	1/18/79	J. Colvin	189,388
*Virginia Gas Credit Union, Incorporated, 107 South Coalter Street 24401	5/29/56	P. R. Eutsler	2,445,546
SUFFOLK			
*The Nansemond Credit Union, Incorporated, 617 East Washington Street 23434	6/20/49	M. M. Freeman	2,426,423
VIRGINIA BEACH			
*Bayville Farms Credit Union, Incorporated, 4137 First Court Road 23455	7/24/63	B. H. Pounders	55,525
*Tidewater Telephone Employees Credit Union, Incorporated, 5648 Southern Boulevard 23462	7/22/58	F. W. Edwards	18,235,769
WAYNESBORO			
*GENICOM Employees Credit Union, 501 West Main Street Building 22980	6/13/77	C. C. Smith	5,960,519
*Klann Employees Credit Union, Incorporated, 301 Fourth Street 22980	9/2/56	S. C. Young	60,006
*Waynesboro DuPont Employees Credit Union, Incorporated, 301 DuPont Boulevard 22980	7/1/59	C. Beach	114,371,729
*W.C.H. Employees Credit Union, Incorporated, 501 Oak Avenue 22980	4/3/64	T. Long	1,324,384
*W.P.S.E. Credit Union, Inc., 301 Pine Avenue 22980	10/17/58	M. Helms	825,361

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
WINCHESTER			
*Frederick Credit Union, 205 East Boscawen Street 22601	4/1/82	J. O'Malley	332,542
YORKTOWN			
*AMOCO Yorktown Refinery Credit Union, PO Box 578, 23690	3/12/58	L. L. Knutson	1,236,345

*Insured by the National Credit Union Administration Share Insurance Fund

BRANCHES OF OUT-OF-STATE CREDIT UNIONS

DULLES
United Air Lines Employee's Credit Union, Midfield Terminal Building, Dulles International Airport
(branch of United Air Lines Employee's Credit Union. Chicago, Illinois)

LYNCHBURG
Meredith Credit Union, 1204 Fenwick Drive, Suite 113, 24502
(branch of Meredith Credit Union, West Des Moines, Iowa)

WILLIAMSBURG
Anheuser-Busch Employees' Credit Union, Suite 100, 243 McLaws Circle 23185
(branch of Anheuser-Busch Employees' Credit Union, St. Louis, Missouri)

CREDIT UNION STATUS CHANGES—1988

MERGERS

January	12	S.N.B.F. Employees Credit Union, Hampton, VA merged into Newport News Shipbuilding Employees Credit Union, Incorporated, Newport News, VA
January	28	B & B Credit Union, Ringgold, VA merged into Piedmont Educational Employees' Credit Union Incorporated, Danville, VA
January	29	Craddock-Terry Credit Union, Incorporated of Lynchburg, Virginia, Lynchburg, VA merged into Virginia League Central Credit Union, Incorporated, Lynchburg, VA
February	1	Disston Employees Credit Union, Danville, VA merged into Piedmont Educational Employees' Credit Union, Incorporated, Danville, VA
May	5	Chesapeake & Ohio Employees' Credit Union, Incorporated, Richmond, VA merged into Chesapeake & Ohio Federal Credit Union, Richmond, VA
May	26	Martha Jefferson Hospital Credit Union, Charlottesville, VA merged into University of Virginia Employees Credit Union, Inc., Charlottesville, VA
July	1	Hanover County Employees Credit Union, Hanover, VA merged into Virginia Credit Union, Inc., Richmond, VA
July	1	Howmet Hampton Employees Credit Union, Hampton, VA merged into Langley Federal Credit Union, Hampton, VA (a federal credit union domiciled in VA)

OFFICE RELOCATIONS

May	23	Campbell County Employees' Credit Union, Inc. changed the location of its office from 1143 Lone Jack Road to 4528 Golf Park Drive, both in Lynchburg, VA
August	23	Tidewater Telephone Employees Credit Union, Incorporated changed the location of its office from Citizens Trust Building, 6330 Newtown Road, Suite 226, Norfolk to 5648 Southern Boulevard, Virginia Beach, Virginia

NONPROFIT DEBT COUNSELING AGENCIES

(Pursuant to Chapter 10.0, Title 6.1 of the Code of Virginia)

Consumer Credit Counseling and Education Services of Northern Virginia
3514 Chain Bridge Road
Fairfax, Virginia 22030

Consumer Credit Counseling Service of Central Virginia
1010 Miller Park Square
Lynchburg, Virginia 24501

Consumer Credit Counseling Service of Tidewater
222-19th Street, West
Norfolk, Virginia 23517

Consumer Credit Counseling Service of Greater Richmond, Inc.
6 North 6th Street
Richmond, Virginia 23219

Consumer Credit Counseling Service of Roanoke Valley, Inc.
703 State & City Building
104 West Campbell Avenue
Roanoke, Virginia 24011

Peninsula Consumer Credit Counseling Service
Post Office Box 7315
Hampton, Virginia 23666

MONEY ORDER SALES

(Licensed Pursuant to Chapter 12, Title 6.1 of the Code of Virginia)

Addington Oil Corporation, t/a Quick Stop Markets
303 West Jackson Street
Gate City, Virginia 24251

American Express Travel Related Service Company, Inc.
American Express Tower
World Financial Center
New York, New York 10285-4775

B A Cheque Corporation
1 Powell Street
San Francisco, California 94102

Barclays Bank P L C
120 Broadway
New York, New York 10005

Citicorp Services, Incorporated
8430 West Bryn Mawr
Chicago, Illinois 60631

Global Express Money Orders, Inc.
8940 Brookville Road
Silver Spring, Maryland 20910

Gens Limited Partnership
14 Commerce Street
Dundalk Center
Dundalk, Maryland 21222

Munford, Inc.
Post Office Box 7701
Station C
Atlanta, Georgia 30357

Republic Money Orders, Inc.
1700 Republic National Bank Building
Post Office Box 2048
Dallas, Texas 75021

Societe Francaise Du Cheque De Voyage
c/o American Express Company
American Express Tower
World Financial Center
New York, New York 10285-4775

Travelers Cheque Associates Limited
c/o American Express Company
American Express Tower
World Financial Center
New York, New York 10285-4775

Travelers Express Company, Inc.
1550 Utica Avenue, South
Minneapolis, Minnesota 55416

Thomas Cook, Inc.
Travelers Cheque Division
11 West 42nd Street
New York, New York 10036